

EXHIBIT TWO

EXHIBIT TWO

PACIFIC EMPLOYERS INSURANCE COMPANY		DLP DO 52 22 24 2
DECLARATIONS - DRY CLEANER'S AND LAUNDRY POLICY		
NAMED INSURED		PRODUCER 12714 FMM 15.0%
SHAPIRO BROTHERS INVESTMENT CORP. DBA: AL PHILLIPS THE CLEANER 1061 E. FLAMINGO RD. LAS VEGAS		BAYLY MARTIN AND FAY OF SOUTHERN NEVADA INC. 101 CONVENTION CENTER DR 903 LAS VEGAS NV 89109
NV89109		546
SERVICE OFFICE: PHOENIX		

RENEWAL CERTIFICATE

CANCELLED

EFFECTIVE: 07/01/82

SUBJECT TO THE TERMS AND CONDITIONS HEREIN, AND PREMIUM PAYMENT AS SPECIFIED,
THIS POLICY IS RENEWED FOR TERM STATED BELOW

POLICY PERIOD

FROM 07/01/82 12:01 AM TO 07/01/83 12:01
AM STANDARD TIME AT INSURED'S ADDRESS

PREMIUM PAYMENT PLAN: PREPAID

TOTAL PREMIUM DUE AT
ANNIVERSARY

\$32,010

JUL 30 1982

PREMIUMS DUE WITH REPORTS OR RESULTING
FROM AUDITS ARE IN ADDITION HERETOCOVERAGES AND LIMITS OF LIABILITY
THE COMPANY'S LIABILITY SHALL NOT EXCEED THE LIMITS INDICATED FOR EACH COVERAGE

SECTION I PROPERTY INSURANCE

AS SHOWN BELOW

SECTION II LEGAL LIABILITY INSURANCE

COVERAGE A PERSONAL INJURY LIABILITY AND
COVERAGE B PROPERTY DAMAGE LIABILITY
\$1,000,000 PER OCCURRENCE
\$1,000,000 AGGREGATE

SCHEDULE OF LOCATIONS

LOC. NO.

- 1-1 3661 MARYLAND PKWY., LAS VEGAS, NV
- 2-1 2448 E. BONANZA RD., LAS VEGAS, NV
- 3-1 953-A E. SAHARA, LAS VEGAS, NV
- 4-1 3620 W. SAHARA, LAS VEGAS, NV
- 5-1 3745 DESERT INN RD., LAS VEGAS, NV
- 6-1 525E. TWAIN, LAS VEGAS, NV
- 7-1 1061 E. FLAMINGO RD., LAS VEGAS, NV
- 8-1 AS ABOVE - OFFICE
- 9-1 2702 N. GREEN VALLEY PKWY-HENDERSON, NV(SEC. II ONLY)

SECTION I COVERAGES AND LIMITS OF LIABILITY

THE LIMIT OF LIABILITY IS \$1,260,565 FOR ALL LOCATION AND COVERAGES
INDICATED AS INCLUDED IN LIMIT # 1

LUC. NO.	REAL PROPERTY	PERSONAL PROPERTY	LOSS OF INCOME	ADDITIONAL EXPENSE
	COVERAGE A	COVERAGE B	COVERAGE C	COVERAGE D

1-1	NOT COVERED	LIMIT # 1 (CONTINUED ON NEXT PAGE)	\$360,000 (E)	\$2,000
KK-7204				PAGE 1

PRODUCER S/O RIC

AUDIT

820714 PXS

PACIFIC EMPLOYERS INSURANCE COMPANY		SYM	DO POLICED
DECLARATIONS - DRY CLEANER'S AND LAUNDRY POLICY		DLP	DO 52 22 24 2
NAMED INSURED		13.00	
SHAPIRO BROTHERS INVESTMENT CORP. DBA: AL PHILLIPS THE CLEANER 1061 E. FLAMINGO RD. LAS VEGAS		BAYLY MARTIN AND FAY OF SOUTHERN NEVADA INC. 101 CONVENTION CENTER DR 903 LAS VEGAS NV 89109	
NV89109			

SERVICE OFFICE: PHOENIX

2-1	NOT COVERED	LIMIT #	1	\$180,000 (E)	\$2,000
3-1	NOT COVERED	LIMIT #	1	\$90,000 (E)	\$2,000
4-1	NOT COVERED	LIMIT #	1	\$180,000 (E)	\$2,000
5-1	\$150,000	LIMIT #	1	\$135,000 (E)	\$2,000
6-1	NOT COVERED	LIMIT #	1	\$180,000 (E)	\$2,000
7-1	NOT COVERED	LIMIT #	1	NOT COVERED	\$2,000
8-1	NOT COVERED	LIMIT #	1	NOT COVERED	\$1,000
9-1	NOT COVERED	NOT COVERED		NOT COVERED	NOT COVERED
				(E) EARNINGS	

SECTION I PERILS INSURED AGAINST

LOC. NO.	COVERAGE	PERILS
ALL *	B,C,D	COMPREHENSIVE
* EXCEPT		
5-1	A	COMPREHENSIVE

COMPREHENSIVE PERILS EXCLUDE BURGLARY OR THEFT OF PERSONAL PROPERTY UNLESS A LIMIT OF LIABILITY IS SHOWN FOR THESE COVERAGES UNDER CRIME INSURANCE

SECTION I COINSURANCE

LOC. NO.	COVERAGE	COINSURANCE
1-1	B	90%
2-1	B	90%
3-1	B	90%
4-1	B	90%
5-1	A,B	90%
6-1	B	90%
7-1	B	90%
8-1	B	90%

SECTION I DEDUCTIBLES

LOC. NO.	COVERAGE	DEDUCTIBLE NO.	AMOUNT
ALL	A,B	1	\$500

CRIME INSURANCE**MONEY AND SECURITIES, ALL RISK - LOSS INSIDE PREMISES**

LOC. NO.	LIMIT PER OCCURRENCE	DEDUCTIBLE
1-1	\$5,000	\$500

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PACIFIC EMPLOYERS INSURANCE COMPANY

SYM POLICYAD

DLP DO 52 22 24 2

DECLARATIONS - DRY CLEANER'S AND LAUNDRY POLICY

NAMED INSURED

SHAPIRO BROTHERS INVESTMENT CORP.
DBA: AL PHILLIPS THE CLEANER
1061 E. FLAMINGO RD.
LAS VEGAS

NV89109

BAYLY MARTIN AND FAY OF SOUTHERN
NEVADA INC.
101 CONVENTION CENTER DR 903
LAS VEGAS NV 89109

SERVICE OFFICE: PHOENIX

2-1	\$1,000	\$500
3-1	\$4,000	\$500
4-1	\$1,000	\$500
5-1	\$2,000	\$500
6-1	\$2,000	\$500
7-1	\$1,000	\$500
8-1	\$1,000	\$500

MONEY AND SECURITIES, ALL RISK - LOSS OUTSIDE PREMISES

LOC. NO.	LIMIT PER OCCURRENCE	DEDUCTIBLE
1-1	\$5,000	\$500
2-1	\$1,000	\$500
3-1	\$4,000	\$500
4-1	\$1,000	\$500
5-1	\$2,000	\$500
6-1	\$2,000	\$500
7-1	\$1,000	\$500
8-1	\$1,000	\$500

OTHER CONTENTS - THEFT

LOC. NO.	LIMIT PER OCCURRENCE	DEDUCTIBLE
1-1	LIMIT # 1	\$500
2-1	LIMIT # 1	\$500
3-1	LIMIT # 1	\$500
4-1	LIMIT # 1	\$500
5-1	LIMIT # 1	\$500
6-1	LIMIT # 1	\$500
7-1	LIMIT # 1	\$500
8-1	LIMIT # 1	\$500

COMPREHENSIVE GLASS ENDORSEMENT

LOC. NO.	DEDUCTIBLE
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1	\$500
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QUANTITY	GLASS	DIMENSION	DESCRIPTION OF GLASS
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1	120	15	SIDE
1	112	72	INSIDE MIRROR
1	67	36	TRANSOM
2	76	32	DOOR
1	120	42	RETURN

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PACIFIC EMPLOYERS INSURANCE COMPANY

SYM

DONGED

DLP

DO 52 22 24 2

DECLARATIONS - DRY CLEANER'S AND LAUNDRY POLICY

NAMED INSURED

SHAPIRO BROTHERS INVESTMENT CORP.
DBA: AL PHILLIPS THE CLEANER
1061 E. FLAMINGO RD.
LAS VEGAS

NV89109

BAYLY MARTIN AND FAY OF SOUTHERN
NEVADA INC.
101 CONVENTION CENTER DR 903
LAS VEGAS NV 89109

SERVICE OFFICE: PHOENIX

2	120	96	FRONT
1	70	38	TRANSOM
2	80	16	RETURN
1	78	32	DOOR
2	120	96	FRONT
3	108	68	FRONT
1	38	34	TRANSOM
1	78	32	DOOR
3	108	70	FRONT
1	64	30	DOOR
1	36	34	TRANSOM
1	30	10	TRANSOM
1	82	76	RETURN

LOC. NO. DEDUCTIBLE

2 \$500

QUANTITY GLASS DIMENSION DESCRIPTION OF GLASS

4	76	14	FRONT
5	76	46	FRONT
2	76	56	FRONT
2	46	46	FRONT
6	78	32	FRONT
2	72	10	FRONT
3	72	46	FRONT
1	54	12	FRONT
1	76	54	FRONT
1	54	46	FRONT
1	72	12	FRONT
1	76	72	FRONT
2	74	12	FRONT
2	76	74	FRONT
2	74	46	FRONT
6	76	70	FRONT
6	70	46	FRONT
2	78	34	DOOR
1	76	10	FRONT
2	80	76	FRONT
2	80	46	FRONT
1	78	60	FRONT

LOC. NO. DEDUCTIBLE

3 \$500

QUANTITY GLASS DIMENSION DESCRIPTION OF GLASS

1 54 28 FRONT

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PACIFIC EMPLOYERS INSURANCE COMPANY

SYM.

POLICY-ID

DLP DO 52 22 24 2

DECLARATIONS - DRY CLEANER'S AND LAUNDRY POLICY

NAMED INSURED

SHAPIRO BROTHERS INVESTMENT CORP.
DBA: AL PHILLIPS THE CLEANER
1061 E. FLAMINGO RD.
LAS VEGAS

NV89109

POLICY 12/20/09 COMM 15-03

BAYLY MARTIN AND FAY OF SOUTHERN
NEVADA INC.
101 CONVENTION CENTER DR 903
LAS VEGAS NV 89109

SERVICE OFFICE: PHOENIX

1	80	54	FRONT
L	52	28	FRONT
1	80	52	FRONT
L	58	28	FRONT
1	102	58	FRONT
1	102	18	DOOR
2	78	32	TRANSOM
2	46	32	FRONT
1	56	28	FRONT
1	102	56	FRONT
1	28	24	FRONT
1	102	24	FRONT
1	108	34	FRONT
1	34	28	FRONT
1	108	58	FRONT
1	58	28	FRONT
1	108	22	FRONT
1	108	22	FRONT
7	60	28	FRONT
7	108	60	FRONT
1	28	18	FRONT

LOC. NO. DEDUCTIBLE

6 \$500

QUANTITY GLASS DIMENSION DESCRIPTION OF GLASS

1	112	76	FRONT
2	112	78	FRONT
3	78	30	FRONT
2	76	32	DOOR
1	72	62	TRANSOM
2	112	46	FRONT
2	46	30	FRONT
1	80	66	TRANSOM
2	76	40	DOOR
3	84	30	FRONT
3	112	84	FRONT
7	112	72	FRONT
7	72	30	FRONT

NEON SIGNS ENDORSEMENT

LOC. NO. DEDUCTIBLE

1 5% (SEE ENDORSEMENT)
QUANTITY LIMIT DESCRIPTION

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INR	PACIFIC EMPLOYERS INSURANCE COMPANY		SYM	POLICY-ID	
DECLARATIONS - DRY CLEANER'S AND LAUNDRY POLICY			DLP	DO 52 22 24 2	
NAMED INSURED		COLLATERAL PAYMENT DUE 15.00			
SHAPIRO BROTHERS INVESTMENT CORP. DBA: AL PHILLIPS THE CLEANER 1061 E. FLAMINGO RD. LAS VEGAS		BAYLY MARTIN AND FAY OF SOUTHERN NEVADA INC. 101 CONVENTION CENTER DR 903 LAS VEGAS NV 89109			
NV89109					

SERVICE OFFICE: PHOENIX

1	\$5,000	NEON SIGN
LOC. NO.	DEDUCTIBLE	
2	5% (SEE ENDORSEMENT)	
QUANTITY	LIMIT	DESCRIPTION
1	\$5,000	NEON SIGN
LOC. NO.	DEDUCTIBLE	
3	5% (SEE ENDORSEMENT)	
QUANTITY	LIMIT	DESCRIPTION
1	\$3,500	NEON SIGN
LOC. NO.	DEDUCTIBLE	
4	5% (SEE ENDORSEMENT)	
QUANTITY	LIMIT	DESCRIPTION
1	\$11,000	NEON SIGN
LOC. NO.	DEDUCTIBLE	
5	5% (SEE ENDORSEMENT)	
QUANTITY	LIMIT	DESCRIPTION
1	\$8,800	NEON SIGN

COMPREHENSIVE CRIME COVERAGE

LOC. NO.	COVERAGE	LIMIT OF LIABILITY
EMPLOYEE DISHONESTY COVERAGE - BLANKET HONESTY \$20,000		

BUSINESS AUTO INSURANCE

REMARKS: FOR DETAILS SEE KK-1E41 , BUSINESS AUTO POLICY DECLARATION

FORMS AND ENDORSEMENTS

K-1501	DLP-JACKET
KK-7233	DLP-SPECIAL CONDITIONS
KK-7077	PERILS INSURED AGAINST-COMPREHENSIVE
KK-7445	OTHER CONDITIONS-CRIME INSURANCE
K-1483A	OTHER CONDITIONS-WITH BASIC SECTION II
KK-4C46	GENERAL CONDITIONS
KK-6776	COMPREHENSIVE GLASS

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PACIFIC EMPLOYERS INSURANCE COMPANY

SYM

POLICY-ID

DLP DO 52 22 24 2

DECLARATIONS - DRY CLEANER'S AND LAUNDRY POLICY

NAMED INSURED

SHAPIRO BROTHERS INVESTMENT CORP.
DBA: AL PHILLIPS THE CLEANER
1061 E. FLAMINGO RD.
LAS VEGAS

NV89109

PRODUCER 127114 COMM 15.00

BAYLY MARTIN AND FAY OF SOUTHERN
NEVADA INC.
101 CONVENTION CENTER DR 903
LAS VEGAS NV 89109

SERVICE OFFICE: PHOENIX

KK-6777 NEON SIGN
 KK-6786 COMPREHENSIVE CRIME COVERAGE
 KK-7565 COVERAGE C - SPECIFIC TYPES OF INCOME
 88-8G79 BAILEES CUSTOMERS INS. (COMPREHENSIVE FORM)
 K-1966 CLARIFICATION ENDT-APPLICABLE SECTION II
 KK-6G66A BROAD FORM COMPREHENSIVE LIABILITY ENDT
 LD-9E49 G.L.-AMENDATORY ENDT-ADDL DEFINITION
 CA-0001 BUSINESS AUTO POLICY
 CA-2X17 UNINSURED MOTORISTS INS.
 CA-2001 ADDITIONAL INSURED - LESSOR
 CA-2127 CHANGES IN UNINSURED MOTORISTS INS.
 CA-9903 AUTO MEDICAL PAYMENTS
 CA-9919 LOSS PAYABLE CLAUSE
 CA-9921 N.E.L.E.
 DA-8H47 SCHEDULE OF AUTOS
 DA-8H49 LOSS PAYEE SCHEDULE
 DA-8H50 NON-OWNED & HIRED AUTO
 KK-1E41 BUSINESS AUTO INSURANCE
 KK-9599 PREMIUM AUDIT

COUNTERSIGNED AT: _____ AUTHORIZED AGENT: _____
 DATE: _____

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PRODUCER S/O RIC AUDIT

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COMPREHENSIVE GLASS ENDORSEMENT

Applicable Under Section I

Named Insured

Effective

Policy No.

Issued by (Name of Insurance Company)

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

With respect to the insurance provided by this endorsement, all conditions applicable to Section I of the policy to which this endorsement

is attached are deleted, except the GENERAL CONDITIONS at the end of the policy. The following additional conditions shall apply:

SCHEDULE

Insurance applies only to the glass scheduled in the Declarations. The glass described in the schedule is plain flat glass with all edges set in frame, unless otherwise stated. "Plates" shall mean "units" in the

schedule for multiple plate insulating units, such as thermopane and twindow glass.

COVERAGES

Insurance hereunder shall pay for damage during the endorsement period to the glass described in the Schedule and to the lettering and ornamentation separately described therein, by breakage of the glass or by chemicals accidentally or maliciously applied. Coverage also applies to the cost of

(a) Repairing or replacing frames immediately encasing and contiguous to such glass when necessary because of such damage;

(b) Installing temporary plates in or boarding up openings containing such glass when necessary because of unavoidable delay in repairing or replacing such damaged glass;

(c) Removing or replacing any obstruction, other than window displays, when necessary in replacing such damaged glass, lettering or ornamentation.

DEDUCTIBLE

Loss in any one occurrence to the extent of the deductible amount specified in the Declarations for this endorsement, is not recoverable

and the Company shall be liable for loss only in excess thereof.

EXCLUSIONS

This endorsement does not apply:

(a) to loss by fire;
 (b) to loss due to nuclear reaction, nuclear radiation or radioactive contamination, or to any act or condition incident to any of the foregoing;

(c) to loss due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing.

LIMITS OF LIABILITY, SETTLEMENT OPTIONS, AND OTHER INSURANCE

The limit of the Company's liability for damage shall not exceed the actual cash value of the property at time of loss, nor what is would then cost to repair or replace the damaged property with other of the nearest obtainable kind and quality, nor the applicable limit of liability stated in the Schedule provided, however, the limit of the Company's liability under each of the Coverages (a), (b) or (c) is \$75 with respect to loss due to any one occurrence at any one location separately occupied or designed for separate occupancy.

The Company may pay for the loss in money or may repair or replace the property. Any property so paid for or replaced shall become the property of the Company.

Other Insurance: The Company shall not be liable for more than the excess of this insurance over any other valid and collectible insurance covering the property insured hereunder.

Authorized Agent



BROAD FORM, COMPREHENSIVE LIABILITY ENDORSEMENT (applicable to Section II)

Named Insured	
Effective	Policy Number
Issued By (Name of Insurance Company)	

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated.

The Liability Insurance afforded under Section II of this policy is amended by addition of the following:

I. ADVERTISING OFFENSE LIABILITY

Personal Injury as defined in Section II of the policy shall include under Group B, advertising offense, which is defined as:

The publication or utterance of a libel or slander or of other defamatory or disparaging material, or a publication or utterance in violation of an individual's right of privacy; piracy; unfair competition; infringement of copyright, title, or slogan.

A. This insurance does not cover:

1. Advertising offense arising out of:
 - a. Publications or utterances in the course of or related to broadcasting or telecasting activities conducted by or on behalf of the Named Insured;
 - b. Failure of performance of contract, other than the unauthorized appropriation of ideas based upon alleged breach of implied contract;
 - c. Infringement of trademark, service mark or trade name, other than titles or slogans, by use thereof on or in connection with goods, products or services sold, offered for sale or advertised;
 - d. Incorrect description or mistake in advertised price of goods, products or services sold, offered for sale or advertised; or
 - e. Any act committed by the Insured with actual malice.

B. Limits of Liability

1. Regardless of the number of (1) Insureds under this policy, (2) persons or organizations who sustain personal injury or (3) claims made or suits brought on account of personal injury, the Company's limit of liability for all damages arising out of personal injury, as the result of any one advertising offense occurrence shall be only for the amount stated in the Declarations under Section II Coverages A and B as applicable to "each occurrence."
2. Subject to the above provisions respecting "each occurrence" the total liability of the Company for all damages because of all personal injury due to advertising offense shall not exceed the limit of liability stated in the Declarations under Section II Coverages A and B as "aggregate." If no limit of liability is stated as applying to "aggregate," the limit shown as applying to "each occurrence" shall also apply as the aggregate limit of liability.

3. Aggregate limits of liability stated in the Declarations shall apply separately to each annual period, commencing with policy inception.

II. CONTRACTUAL LIABILITY COVERAGE

- A. The definition of "contract" is amended to include any written or oral contract or agreement.
- B. The following exclusions applicable to Coverages A (Personal Injury) and B (Property Damage) do not apply to Contractual Liability Coverage: Subparagraphs a,b,c-2,d, and e of Paragraph 1.

III. HOST LIQUOR LIABILITY COVERAGE

Exclusion 1. h. applicable to coverages A and B of Section II, does not apply with respect to liability of the Insured or his indemnitee arising out of the giving or serving of alcoholic beverages at functions incidental to the Named Insured's business, provided the Named Insured is not engaged in the business of manufacturing, distributing, selling or serving of alcoholic beverages.

IV. AUTOMATIC COVERAGE—NEWLY ACQUIRED ORGANIZATIONS (90 DAYS)

The word Insured shall include as Named Insured any organization which is acquired or formed by the Named Insured and over which the Named Insured maintains ownership or majority interest, other than a joint venture, provided this insurance does not apply to personal injury, property damage, and advertising injury with respect to which such new organization under this policy is also an Insured under any other similar liability or indemnity policy or would be an Insured under any such policy but for exhaustion of its limits of liability. The insurance afforded hereby shall terminate 90 days from the date any such organization is acquired or formed by the Named Insured.

V. PERSONAL INJURY EXTENSION

Exclusion 1. r. (3) applicable to Coverage A of Section II, pertaining to personal injury relating to employment, is deleted, and Exclusion j. is amended to read:

j. Bodily Injury to any employee of the Insured arising out of and in the course of his employment by the Insured or to any obligation of the Insured to indemnify another because of damages arising out of such injury; but this exclusion does not apply to liability assumed by the Insured under an incidental contract.

The term incidental contract means: any written lease of premises; easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad; undertaking to indemnify a municipality required by municipal ordinance, except in conjunction with work for the municipality; sidetrack agreement; or elevator maintenance agreement.

VI. FIRE AND/OR EXPLOSION LIABILITY – REAL PROPERTY

The Property Damage Liability Coverage applies to property damage to structures or portions thereof rented to or occupied by the Named Insured, including fixtures permanently attached thereto, if such property damage arises out of fire and/or explosion, subject to the following additional provisions:

- A. With respect to the insurance provided by these provisions, all of the exclusions of the policy, other than the Nuclear Energy Exclusion, are deleted and replaced by the following:
 - 1. This insurance does not apply to liability assumed by the Insured under any contract or agreement.
 - 2. With respect to coverage afforded by explosion, insurance hereunder shall not apply to loss:
 - a. caused by explosion of air or steam vessels, steam boilers, steam pipes, steam turbines, steam engines, piping under pressure, prime movers, machinery or power transmitting equipment, or
 - b. arising out of operations performed for the Named Insured by independent contractors, or
 - c. included within the completed operations hazard.
- B. The following are not "explosions" within the intent or meaning of the explosion coverage:
 - 1. electric arcing,
 - 2. rupture or bursting of rotating or moving parts of machinery caused by centrifugal force or mechanical breakdown,
 - 3. water hammer,
 - 4. rupture or bursting of water pipes,
 - 5. rupture or bursting due to expansion or swelling of the contents of any buildings or structures, caused by or resulting from water,
 - 6. rupture, bursting or operation of pressure relief devices.
- C. The limit of liability specified in the declarations shall not apply to this coverage. The limit of liability applicable to this coverage is \$50,000 each occurrence.

VII. NON-OWNED WATERCRAFT LIABILITY COVERAGE (UNDER 50 FEET IN LENGTH)

It is agreed that the policy exclusion relating to the ownership, maintenance, operation, use, loading or unloading of watercraft shall not apply to any watercraft under 50 feet in length provided such watercraft is not owned by the Named Insured and is not being used to carry persons for a charge.

VIII. ADDITIONAL PERSONS INSURED

As respects personal injury, property damage and advertising injury coverages, under the provision "Persons Insured," the following are added as insureds:

- 1. Spouse – Partnership – If the Named Insured is a partnership, the spouse of a partner but only with respect to the conduct of the business of the Named Insured.
- 2. Employee – Any employee of the Named Insured while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:
 - a. to personal injury to another employee of the Named Insured arising out of or in the course of his employment;
 - b. to personal injury or advertising injury to the Named Insured or, if the Named Insured is a partnership or joint venture, any partner or member thereof, or the spouse of any of the foregoing;

- c. to property damage to property owned, occupied or used by, rented to, in the care, custody or control of or over which physical control is being exercised for any purpose by another employee of the Named Insured, or by the Named Insured or, if the Named Insured is a partnership or joint venture, any partner or member thereof or by the spouse of any of the foregoing.

IX. INCIDENTAL MEDICAL MALPRACTICE LIABILITY COVERAGE

The definition of personal injury is amended to include Incidental Medical Malpractice Injury.

Incidental Medical Malpractice Injury means injury arising out of the rendering of or failure to render, during the policy period, the following services:

- A. medical, surgical, dental, x-ray or nursing service or treatment or the furnishing of food or beverages in connection therewith; or
- B. the furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances.

This coverage does not apply to:

1. Expenses incurred by the Insured for first-aid to others at the time of an accident and the "Supplementary Payments" provision and the "Insured's Duties in the Event of Occurrence, or Claim or Suit" Condition are amended accordingly;
2. any Insured engaged in the business or occupation of providing any of the services described under IX (A) and (B) above; or
3. injury caused by any Indemnitee if such Indemnitee is engaged in the business or occupation of providing any of the services described under IX (A) and (B) above.

Exclusion (j) does not apply to injury to the emotions or reputation of a person arising out of the rendering of such services described under IX (A) and (B) above.

If this endorsement is attached to a policy providing Medical Professional Liability coverage for the Named Insured, Incidental Medical Malpractice Liability coverage does not apply.

X. EXTENDED BODILY INJURY COVERAGE

The definition of occurrence includes any intentional act by or at the direction of the Insured which results in bodily injury, if such injury arises solely from the use of reasonable force for the purpose of protecting persons or property.

XI. LIMITED WORLDWIDE LIABILITY COVERAGE

The definition of policy territory is amended to include the following:

4. Anywhere in the world with respect to personal injury, property damage or advertising injury arising out of the activities of any Insured permanently domiciled in the United States of America though temporarily outside the United States of America, its territories and possessions or Canada, provided the original suit for damages because of any such injury or damage is brought within the United States of America, its territories or possessions or Canada.

Such insurance as is afforded by paragraph (4) above shall not apply:

- a. to personal injury or property damage included within the completed operations hazard; or
- b. to premises medical payments coverage.

XII. PREMISES MEDICAL PAYMENTS COVERAGE

The Company will pay to or for each person who sustains bodily injury caused by accident all reasonable medical expense incurred within one year from the date of the accident on account of such bodily injury, provided such bodily injury arises out of (a) a condition in the insured premises or (b) operations with respect to which the Named Insured is afforded coverage for bodily injury liability under the policy.

This insurance does not apply:

A. to bodily injury

1. arising out of the ownership, maintenance, operation, use, loading or unloading of

- a. any automobile or aircraft owned or operated by or rented or loaned to any Insured, or
- b. any other automobile or aircraft operated by any person in the course of his employment by any Insured;

but this exclusion does not apply to the parking of an automobile on the insured premises, if such automobile is not owned by or rented or loaned to any Insured,

2. arising out of

- a. the ownership, maintenance, operation, use, loading or unloading of any mobile equipment while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity, or
- b. the operation or use of any snowmobile or trailer designed for use therewith;

3. arising out of the ownership, maintenance, operation, use, loading or unloading of

- a. any watercraft owned or operated by or rented or loaned to any Insured, or
- b. any other watercraft operated by any person in the course of his employment by any Insured;

but this exclusion does not apply to watercraft while ashore on the insured premises;

4. arising out of and in the course of the transportation of mobile equipment by an automobile owned or operated by or rented or loaned to the Named Insured;

B. to bodily injury

1. included within the completed operations hazard or the products hazard;

2. arising out of operations performed for the Named Insured by independent contractors other than

- a. maintenance and repair of the insured premises or
- b. structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;

3. resulting from the selling, serving or giving of any alcoholic beverage

- a. in violation of any statute, ordinance or regulation,
- b. to a minor,
- c. to a person under the influence of alcohol, or
- d. which causes or contributes to the intoxication of any person,

if the Named Insured is a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or if not so engaged, is an owner or lessor of premises used for such purposes, but only part (a) of this exclusion (B1 (3) applies when the Named Insured is such an owner or lessor,

4. due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;

C. to bodily injury

- 1. to the Named Insured, any partner thereof, any tenant or other person regularly residing on the insured premises or any employee of any of the foregoing if the bodily injury arises out of and in the course of his employment therewith;

- 2. to any other tenant if the bodily injury occurs on that part of the insured premises rented from the Named Insured or to any employee of such a tenant if the bodily injury occurs on the tenant's part of the insured premises and arises out of and in the course of his employment for the tenant;

- 3. to any person while engaged in maintenance and repair of insured premises or alteration, demolition or new construction at such premises;

- 4. to any person if any benefits for such bodily injury are payable or required to be provided under any worker's compensation, unemployment compensation or disability benefits law, or under any similar law;

- 5. to any person practicing, instructing or participating in any physical training, sport, athletic activity or contest whether on a formal or informal basis;

- 6. to any pupil or student of the Named Insured if the bodily injury arises out of and in the course of his school activities.

- 7. if the Named Insured is a club to any member of the Named Insured;

- 8. if the Named Insured is a Medical Facility, Nursing Home, Extended Care Facility, Personal Care Facility or an organization engaged in the care and or treatment of patients or residents, to any patient or resident of the Named Insured;

If this form is attached to a Motel Policy, Exclusion C.2. does not apply to guests temporarily residing in a motel owned or operated by the Named Insured, and Exclusion C.5. does not apply to such guests while engaged in swimming on the insured premises.

- D. to any medical expense for services by the Named Insured, any employee thereof, or any person or organization under contract to the Named Insured to provide such services.

LIMITS OF LIABILITY

The limit of liability for Premises Medical Payments Coverage is \$1,000 each person unless otherwise stated in the declarations. The limit of liability applicable to "each person," is the limit of the Company's liability for all medical expense for bodily injury to any one person as the result of any one accident; but subject to the above provision respecting "each person," the total liability of the Company under Premises Medical Payments Coverage for all medical expense for bodily injury to two or more persons as the result of any one accident shall not exceed the limit of bodily injury liability stated in the policy as applicable to "each occurrence."

When more than one medical payments coverage afforded by the policy applies to the loss, the Company shall not be liable for more than the amount of the highest applicable limit of liability.

ADDITIONAL DEFINITIONS

When used herein:

"insured premises" means all premises owned by or rented to the Named Insured with respect to which the Named Insured is afforded coverage for bodily injury liability under this policy, and includes the ways immediately adjoining on land;

"medical expense" means expenses for necessary medical, surgical, x-ray and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services.

ADDITIONAL CONDITION**Medical Reports; Proof and Payment of Claim**

As soon as practicable the injured person or someone on his behalf shall give to the Company written proof of claim, under oath if required, and shall, after each request from the Company, execute authorization to enable the Company to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by the Company when and as often as the Company may reasonably require. The Company may pay the injured person or any person or organization rendering the services and the payment shall reduce the amount payable hereunder for such injury. Payment hereunder shall not constitute an admission of liability of any person or, except hereunder, of the Company.

XIII. BROAD FORM PROPERTY DAMAGE LIABILITY COVERAGE (Including Completed Operations)

The insurance for property damage liability applies, subject to the following additional provisions:

A. Exclusions k and o applicable to Coverage B of Section II, are replaced by the following:

1. to property owned or occupied by or rented to the Insured, or, except with respect to the use of elevators, to property held by the Insured for sale or entrusted to the Insured for storage or safekeeping;
2. except with respect to liability under a written sidetrack agreement or the use of elevators,
 - a. to property while on premises owned by or rented to the Insured for the purpose of having operations performed on such property by or on behalf of the Insured;
 - b. to tools or equipment while being used by the Insured in performing his operations;
 - c. to property in the custody of the Insured which is to be installed, erected or used in construction by the Insured,

d. to that particular part of any property, not on premises owned by or rented to the Insured,

(i) upon which operations are being performed by or on behalf of the Insured at the time of the property damage arising out of such operations, or

(ii) out of which any property damage arises, or

(iii) the restoration, repair or replacement of which has been made or is necessary by reason of faulty workmanship thereon by or on behalf of the Insured;

3. with respect to the completed operations hazard and respect to any classification stated in the policy or in the Company's manual as "including completed operations," to property damage to work performed by the Named Insured arising out of such work or any portion thereof, or out of such materials, parts or equipment furnished in connection therewith;

B. The Broad Form Property Damage Liability Coverage shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof) available to the Insured, such as, but not limited to, Fire, Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the Other Insurance Condition of the policy is amended accordingly.

XIV. CANCELLATION

In the General Conditions applicable to Section I and II Coverages, the second sentence is deleted and replaced by the following:

This policy may be cancelled at any time by this Company by giving to the Insured and to any mortgagee designated in this policy 30 days written notice of cancellation (except if such cancellation is because of non-payment of premiums when due, in which case, 10 days written notice will be given) with or without tender of the excess of paid premium above the pro rata premium for the expired time, which excess if not tendered, shall be refunded on demand.



base 3 of 3
CA 20 01
(Ed. 12 80)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED—LESSOR

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement effective	July 1, 1982	Policy No.	ELP DO 52 22 24 2
Named Insured DBA: Al Phillips The Cleaner		Countersigned by	(Authorized Representative)

Insurance Company **PACIFIC EMPLOYERS INSURANCE COMPANY**
 Policy Number **ELP DO 52 22 24 2**
 Effective Date **July 1, 1982**
 Expiration date **July 1, 1983**
 Named Insured **Shapiro Brothers Investment Corp.**
DBA: Al Phillips The Cleaner
 Address **1061 E. Flamingo Road**
Las Vegas, NV 89109
Newco Leasing, Inc.
 Additional Insured (Lessor) **9278 Santa Monica Blvd., Beverly Hills, CA**
 Designation or Description of Leased Autos
(10) 1974 Mercedes 240, S#1146012109687

Coverages	Limit of Liability
Liability	\$ 1,000,000. Each Accident
Personal Injury Protection (or equivalent no-fault coverage)	
MEDICAL PAYMENT INS.	\$ 10,000.
Combined Physical Damage	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$ For Each Covered Auto
Comprehensive	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$ 100. For Each Covered Auto
Collision	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$ 200. For Each Covered Auto
Specified Perils	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$ For Each Covered Auto

A. PHRASE WITH SPECIAL MEANING

In addition to the WORDS AND PHRASES WITH SPECIAL MEANING in the policy, the following phrase has special meaning in this endorsement:

"Leased auto" means an auto leased to you for one year or more, including any substitute, replacement or extra auto needed to meet seasonal or other needs, under a leasing agreement which requires you to provide direct primary insurance for the lessor.



B. Any leased auto designated or described in this endorsement will be considered a covered auto you own and not a covered auto you hire or borrow. For a covered auto which is a leased auto WHO IS INSURED is changed to include as an insured the lessor named in this endorsement. However, the lessor is an insured only for bodily injury or property damage resulting from the acts or omissions of:

1. You.
2. Any of your employees or agents.
3. Any person, except the lessor or any employee or agent of the lessor, operating a leased auto with the permission of any of the above.

C. LOSS PAYABLE CLAUSE

1. We will pay you and the lessor named in this endorsement for loss to a leased auto, as interest may appear.
2. The insurance covers the interest of the lessor unless the loss results from fraudulent acts or omissions on your part.
3. If we make any payment to the lessor, we will obtain his rights against any other party.

D. CANCELLATION

1. If we cancel the policy, we will mail notice to the lessor in accordance with CANCELLING THIS POLICY DURING THE POLICY PERIOD.
2. If you cancel the policy, we will mail notice to the lessor.
3. Cancellation ends this agreement.

E. The lessor is not liable for payment of your premiums.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**CHANGES IN UNINSURED MOTORISTS INSURANCE
(NEVADA)**

A. WORDS AND PHRASES WITH SPECIAL MEANING is changed as follows:

"Uninsured motor vehicle" also includes a motor vehicle or trailer for which there is a liability bond or policy at the time of an accident but which does not provide at least the amount an insured is legally entitled to recover as damages resulting from bodily injury caused by the accident.

B. OTHER INSURANCE is changed to read:

1. For any covered auto you own, this policy provides primary insurance. For any covered auto you don't own, the insurance provided by this policy is excess over any other collectible uninsured motorists insurance.
2. If an insured has similar coverage available under more than one policy or provisions of coverage, any recovery for damages:
 - a. May equal but not exceed the higher of the applicable limits of this insurance and any other insurance; and
 - b. Must be prorated between the applicable coverages in the proportion that their respective limits bear to the aggregate of their limits.

C. ARBITRATION is changed to read:

- a. If we and an insured disagree whether the insured is legally entitled to recover damages from the owner or driver of an uninsured motor vehicle or do not agree as to the amount of damages, the insured may make a written demand for arbitration. In this event, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Each party will pay the expenses it incurs and bear the expenses of the third arbitrator equally.
- b. Unless both parties agree otherwise, arbitration will take place in the county in which the insured lives. Local rules of law as to arbitration procedure and evidence will apply. A decision of the arbitrators will not be binding on the insured.



CA 99 19
(Ed. 01 78)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOSS PAYABLE CLAUSE

- A. We will pay you and the loss payee named in the policy for loss to a covered auto, as interest may appear.
- B. The insurance covers the interest of the loss payee unless the loss results from fraudulent acts or omissions on your part.
- C. We may cancel the policy as allowed by CANCELLING

THIS POLICY DURING THE POLICY PERIOD. Cancellation ends this agreement as to the loss payee's interest. If we cancel the policy we will mail you and the loss payee the same advance notice.

- D. If we make any payment to the loss payee, we will obtain his rights against any other party.

INN DECLARATIONS—BUSINESS AUTO POLICY—(Continued)
ITEM FOUR: SCHEDULE OF COVERED AUTOS YOU OWN
Policy No. SP 80 52 22 24 2

Covered Auto No.	DESCRIPTION		*Loss Payee Name	TERRITORY		PURCHASED DATE	CLASSIFICATION (2)		CODE	
	Year—Trade Name	Model—Body Type		VIN (Vehicle Identification Number)	State		Covered Auto Will Dom. Principally Terr. Code No.	Original Cost New		
1. 1977 Volkswagen Sirocco	Stelvio		Las Vegas		Nevada	02	\$ 7,500.	6	.15	811120
2. 1978 Dodge Aspen			Las Vegas		Nevada	02	\$ 5,900.	5	.15	811120
3. 1979 Dodge Aspen			Las Vegas		Nevada	02	\$ 5,900.	5	.15	811120
4. 1980 Mercedes			Las Vegas		Nevada	02	\$ 5,900.	3	.15	811120
5. 1980 Mercedes			Las Vegas		Nevada	02	\$30,000.	PPT	1.00	811120
6. 1979 Dodge Van			Las Vegas		Nevada	02	\$30,000.	PPT	1.00	811120
7. 1979 Dodge Van			Las Vegas		Nevada	02	\$ 7,500.	4	.00	02499
8. 1970 Ford Station Wagon			Las Vegas		Nevada	02	\$ 7,500.	4	.00	02499
9. 1966 Chevrolet 3/4-ton Pickup			Las Vegas		Nevada	02	\$3,000.	PPT	1.00	7398
10. 1974 Mercedes #240			Las Vegas		Nevada	02		6	.50	02499
			Las Vegas		Nevada	02	\$10,000.	PPT	1.00	
								6	.15	811120
COVERAGES—PREMIUMS, LIMITS AND DEDUCTIBLES (Absence of a deductible or limit entry in any column below means that the limit or deductible entry in the corresponding ITEM TWO column applies instead).										
Covered Auto No.	LIABILITY PROTECTION (3)	Added P.R.I. (Michigan only) (5)	AUTO UNINSURED MOTORISTS	LIMIT OF LIABILITY (6)	COMPREHENSIVE		COLLISION (7)	Towing Prem.		
	Premium	Deductible	Prem.	Premium	Specified Penals	Deductible	Premium	Deductible	Premium	
1. 250.				26.	30,000.	13.	ACV	100.	53.	200.
2. 252.				26.	30,000.	13.	ACV	100.	62.	200.
3. 255.				26.	30,000.	13.	ACV	100.	62.	200.
4. 255.				26.	30,000.	13.	ACV	1,500.	111.	200.
5. 255.				26.	30,000.	13.	ACV	1,500.	111.	1,500.
6. 381.				63.	30,000.	14.	ACV	100.	81.	200.
7. 381.				63.	30,000.	14.	ACV	100.	81.	200.
8. 408.				49.	30,000.	14.	ACV	100.	24.	200.
9. 381.				63.	30,000.	14.	ACV	N/C	N/C	
10. 255.				26.	30,000.	13.	ACV	100.	78.	200.
										179.
										(CONTINUED)

EXPLANATION OF NUMBERED NOTES

(1) **LOSS PAYEE** (Insert "LP", if a loss payee applies to covered auto). Except for towing, all physical damage loss is payable to you and the loss payee named in ITEM FOUR: LOSS PAYEE, as interests may appear at the time of the loss.

(2) **CLASSIFICATION** —

Radius of Operation — L = Local; I = Intermediate; LD = Long Distance; Z = Zone Rated.
Business Use — S = Service; R = Retail; C = Commercial.
Size — GVW = Gross Vehicle Weight; GCW = Gross Combination Weight.

(3) **PERSONAL INJURY PROTECTION** — Limit stated in each Personal Injury Protection endorsement minus deductible shown in ITEM FOUR.

(4) **ADDED P.I.P.** — Limit stated in each Added Personal Injury Protection endorsement.

(5) **G.P.P.I. (Michigan only)** — Limit stated in Property Protection Insurance endorsement minus deductible shown in ITEM FOUR.

(6) **LIMIT OF LIABILITY** — The amount entered hereunder applies to the Comprehensive Coverage or Specified Perils Coverage in accordance with the Stated Amount endorsement attached to and made a part of this policy. Absence of an entry means, the limit stated in ITEM TWO minus the deductible shown in ITEM FOUR for Comprehensive; or the limit stated in ITEM TWO for Specified Perils.

(7) **COLLISION** — Limit stated in ITEM TWO minus deductible shown in ITEM FOUR.

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INN DECLARATIONS—BUSINESS AUTO POLICY—(Continued)

ITEM FOUR: SCHEDULE OF COVERED AUTOS YOU OWN

Policy No. DLP DO 52 22 24 2

DA-8847 (CA 00 02, CA 00 13; Ed. 01-80) Printed in U.S.A.

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other people have been numbered —

EXPLANATION OF NUMBERED NOTES

(1) **LOSS PAYEE** (Insert "LP", if a loss payee applies to covered auto): Except for towing, all physical damage loss is payable to you and the loss payee named in **ITEM FOUR**: LOSS PAYEE, as interests may appear at the time of the loss.

(2) **CLASSIFICATION** –

Radius of Operation – L = Local; 1 = Intermediate; LD = Long Distance; Z = Zone Rated.
Business Use – S = Service; R = Retail; C = Commercial.
Size – GVW = Gross Vehicle Weight; GCW = Gross Combination Weight.

(3) **PERSONAL INJURY PROTECTION** – Limit stated in each Personal Injury Protection endorsement minus deductible shown in **ITEM FOUR**.

(4) **ADDED P.I.P.** – Limit stated in each Added Personal Injury Protection endorsement.

(5) **P.P.I. (Michigan only)** – Limit stated in Property Protection Insurance endorsement minus deductible shown in **ITEM FOUR**.

(6) **LIMIT OF LIABILITY** – The amount entered hereunder applies to the Comprehensive Coverage or Specified Perils Coverage in accordance with the Stated Amount endorsement attached to and made a part of this policy. Absence of an entry means the limit stated in **ITEM TWO** minus the deductible shown in **ITEM FOUR** for Comprehensive; or the limit stated in **ITEM TWO** for Specified Perils.

(7) **COLLISION** – Limit stated in **ITEM TWO** minus deductible shown in **ITEM FOUR**.

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INN DECLARATIONS—BUSINESS AUTO POLICY—(Continued)—ITEM FOUR TRUCKER'S POLICY—(Continued)—ITEM FOUR GARAGE POLICY—(Continued)—ITEM EIGHT ITEM ELEVEN				<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		LOSS PAYEE <small>(Non-dealers or Trailer Dealers)</small> <small>(Dealers)</small>		
PACIFIC EMPLOYERS INSURANCE COMPANY <small>(Insert Company Name)</small>				Policy No. DEP DO 52 22 24 2		<small>(Schedule)</small>		
NAMED INSURED: <u>Shapiro Brothers Investment Corp., DBA: Al Phillips The Cleaner</u> ADDRESS: <u>1061 East Flamingo Road, Las Vegas, Nevada 89109</u> POLICY PERIOD: Policy Covers FROM <u>July 1, 1982</u> TO <u>July 1, 1983</u> <small>12:01 A.M. Standard Time at the Named Insured's Address stated above.</small>								
FORM OF NAMED INSURED'S BUSINESS: <input checked="" type="checkbox"/> CORPORATION ; <input type="checkbox"/> PARTNERSHIP ; <input type="checkbox"/> INDIVIDUAL ; <input type="checkbox"/>								
NAMED INSURED'S BUSINESS: <u>Cleaners</u>								
LOSS PAYEE: Except for towing, all physical damage loss is payable to you and the loss payee named below, as interests may appear at the time of the loss:								
Name of Loss Payee: <u>Valley Bank of Nevada</u>								
Address: <u>P.O. Box 7511</u> <small>No. Street</small>		<small>Town</small>		<small>Stockton, CA 95207</small>		<small>State</small>	<small>Zip Code</small>	
Cov. Auto No.	DESCRIPTION <small>Year—Trade Name - Model - Body Type</small>	PURCHASED <small>Actual Cost</small>	LIMIT OF LIABILITY	COVERAGES <small>Indicate if coverage is afforded by inserting deductible amount applicable; or, if no deductible applies, insert "X".</small>				
				<small>New (N) Used (U)</small>	<small>Mo/Yr</small>	<small>Compre- hensive minus deduct. shown</small>	<small>Collision minus deductible shown</small>	<small>Fire, Explo- sion, Trans.</small>
4.	<u>1980 Mercedes</u> <u>S#1161201217714</u> <u>Las Vegas, NV</u>	<u>\$30,000.</u>	<u>ACV</u>	<u>1500.</u>	<u>1500.</u>			
5.	<u>1980 Mercedes</u> <u>S#11612012018428</u> <u>Las Vegas, NV</u>	<u>\$30,000.</u>	<u>ACV</u>	<u>1500.</u>	<u>1500.</u>			
<small>(1) Limited Specified Perils includes Fire, Explosion, Transportation, Theft, Windstorm, Hail, Earthquake or flood.</small> <small>(2) Specified Perils includes Limited Specified Perils, flood, or mischief and vandalism with a \$25 deductible for each covered auto.</small>								

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•**REPORT TO STAKEHOLDERS** THIS MATERIAL IS UNPUBLISHED AND MUST NOT BE REPRODUCED OR DISTRIBU-

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOSS PAYABLE CLAUSE

CA 99 19

SR 55 13
(Ed. 01 78)

A. We will pay **you** and the loss payee named in the policy for loss to a covered auto, as interest may appear.

B. The insurance covers the interest of the loss payee unless the loss results from fraudulent acts or omissions on your part.

C. We may cancel the policy as allowed by CANCELLING THIS POLICY DURING THE POLICY PERIOD. Cancellation ends this agreement as to the loss payee's interest. If we cancel the policy we will mail you and the loss payee the same advance notice.

D. If we make any payment to the loss payee, we will obtain his rights against any other party.

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DECLARATIONS-BUSINESS AUTO POLICY — (Continued)

Policy No. DLP DO 52, 22, 24, 2

ITEM FIVE: SCHEDULE OF HIRED OR BORROWED COVERED AUTO COVERAGE AND PREMIUMS
 ITEM SIX: SCHEDULE FOR NON-OWNERSHIP LIABILITY

ITEM FIVE

TOTAL PREMIUM \$78.00 (INCLUDED)

SCHEDULE OF HIRED OR BORROWED COVERED AUTO COVERAGE AND PREMIUMS

LIABILITY INSURANCE—RATING BASIS: COST OF HIRE

STATE	ESTIMATED COST OF HIRE FOR EACH STATE	RATE PER EACH \$100 COST OF HIRE	PREMIUM
NEVADA	\$ IF ANY	\$ PER COMPANY MANUAL RULES AND RATES	\$ 39.00
			TOTAL PREMIUM \$ 39.00

Cost of hire means the total amount you incur for the hire of autos you don't own (not including autos you borrow or rent from your employees or their family members). Cost of hire does not include charges for services performed by motor carriers of property or passengers.

PHYSICAL DAMAGE INSURANCE

COVERAGES	LIMIT OF LIABILITY—THE MOST WE WILL PAY—DEDUCTIBLE	RATE	MINIMUM PREMIUM	PREMIUM
COMPREHENSIVE	ACTUAL CASH VALUE, COST OF REPAIRS, OR \$, WHICHEVER IS LESS, MINUS \$ DEDUCTIBLE FOR EACH COVERED AUTO FOR ALL LOSS EXCEPT FIRE OR LIGHTNING	\$	\$ NOT COVERED	\$
SPECIFIED PERILS	ACTUAL CASH VALUE, COST OF REPAIRS, OR \$, WHICHEVER IS LESS, MINUS \$25 DEDUCTIBLE FOR EACH COVERED AUTO FOR LOSS CAUSED BY MISCHIEF OR VANDALISM	\$	\$ NOT COVERED	\$
COLLISION	ACTUAL CASH VALUE, COST OF REPAIRS, OR \$, WHICHEVER IS LESS, MINUS \$ DEDUCTIBLE FOR EACH COVERED AUTO	\$	\$ NOT COVERED	\$
			TOTAL PREMIUM \$	

PHYSICAL DAMAGE INSURANCE for covered autos you hire or borrow is excess unless indicated below by " ".

If this box is checked, PHYSICAL DAMAGE INSURANCE applies on a direct primary basis and for purposes of the condition entitled OTHER INSURANCE, any covered auto you hire or borrow is deemed to be a covered auto you own.

ITEM SIX

SCHEDULE FOR NON-OWNERSHIP LIABILITY

NAMED INSURED'S BUSINESS	RATING BASIS	NUMBER	PREMIUM
Other than a Social Service Agency	Number of Employees	(0 - 25)	\$ 39.00
Social Service Agency	Number of Employees		\$
	Number of Volunteers		\$
			TOTAL PREMIUM \$ 39.00


BUSINESS AUTO POLICY - DECLARATIONS

This form is part of policy number **DLP DO 52 22 24 2** Effective date of this form is **July 1, 1982** S18028G
NAMED INSURED **DBA: Al Phillips The Cleaner**

This form and the forms and endorsements attached, which in combination provide automobile insurance coverage, are self-sufficient and none of the provisions, stipulations and other terms of the multiple peril package policy to which they are attached shall apply to the automobile insurance coverage except for cancellation or termination of such coverage. In case of cancellation or termination of the multiple peril package policy to which this form is attached, all automobile insurance coverage will automatically be cancelled or terminated at the same time and on the same effective date as the multiple peril package policy. If automobile insurance coverage is referred to under the limits of liability or coverages in the multiple peril package policy to which this form is attached, such reference shall not constitute a duplication of limits of liability or coverage for automobile insurance. Whenever the term "policy" appears in the attached forms providing automobile insurance coverage, such term shall mean this form and those forms attached to this form which provide the automobile insurance coverage.

ITEM ONE— The named insured, address, policy period and form of the insured's business are stated in the Package Policy Declarations.

NAMED INSURED'S BUSINESS: **Cleaners**

ITEM TWO—SCHEDULE OF COVERAGES AND COVERED AUTOS: This policy provides only those coverages where a charge is shown in the "Premium" column below. Each of these coverages will apply only to those autos shown as covered autos. Autos are shown as covered autos for a particular coverage by the entry of one or more of the symbols from **ITEM THREE** next to the name of the coverage. Entry in the "Covered Autos" column of one or more of the symbols from **ITEM THREE** shows which autos are covered autos.

COVERAGES	COVERED AUTOS	LIMIT THE MOST WE WILL PAY FOR ANY ONE ACCIDENT OR LOSS	PREMIUM		
			COV. AUTO NO.1	COV. AUTO NO.2	TOTAL
LIABILITY INSURANCE	2,8,9	\$ 1,000,000. CST.	\$ Per DA-8H47.	Auto Schedule	
PERSONAL INJURY PROTECTION (or equivalent No-fault coverage)		SEPARATELY STATED IN EACH PERSONAL INJURY PROTECTION ENDORSEMENT MINUS \$ DEDUCTIBLE APPLICABLE TO THE NAMED INSURED AND RELATIVES ONLY.	\$	\$	\$
ADDED PERSONAL INJURY PROTECTION (or equivalent added No-fault coverage)		SEPARATELY STATED IN EACH ADDED PERSONAL INJURY PROTECTION ENDORSEMENT	\$	\$	\$
PROPERTY PROTECTION INSURANCE (Michigan only)		SEPARATELY STATED IN THE PROPERTY PROTECTION INSURANCE ENDORSEMENT MINUS \$ DEDUCTIBLE FOR EACH ACCIDENT.	\$	\$	\$
AUTO MEDICAL PAYMENTS INSURANCE	7	\$ 10,000.	\$ Per DA-8H47		\$
UNINSURED MOTORISTS INSURANCE	6	\$ 30,000.	\$ Per DA-8H47		\$
PHYSICAL DAMAGE INSURANCE	COMPREHENSIVE COVERAGE	ACTUAL CASH VALUE, OR COST OF REPAIR, WHICHEVER IS LESS, MINUS \$ VARIOUS DEDUCTIBLE FOR EACH COVERED AUTO FOR ALL LOSS EXCEPT FIRE OR LIGHTNING.	\$	\$	\$
	SPECIFIED PERILS COVERAGE	ACTUAL CASH VALUE, OR COST OF REPAIR, WHICHEVER IS LESS, MINUS \$25 DEDUCTIBLE FOR EACH COVERED AUTO FOR LOSS CAUSED BY MISCHIEF OR VANDALISM.	\$	\$	\$
	COLLISION COVERAGE	ACTUAL CASH VALUE, OR COST OF REPAIR, WHICHEVER IS LESS, MINUS \$ VARIOUS DEDUCTIBLE FOR EACH COVERED AUTO.	\$ Per DA-8H47		\$
	TOWING & LABOR (not available in California)	\$25 FOR EACH DISABLEMENT OF A PRIVATE PASSENGER AUTO.	\$ Per DA-8H47		\$
FORMS AND ENDORSEMENTS CONTAINED IN THIS POLICY AT ITS INCEPTION:			PREMIUM FOR ENDORSEMENTS		
			ESTIMATED TOTAL PREMIUM ►		
			INCLUDED		
			INCLUDED		

The estimated total premium for this policy is based on the exposures you told us you would have when this policy began. We will compute your final premium due when we determine your actual exposures. The estimated total premium will be credited against the final premium due and you will be billed for the balance, if any. If the estimated total premium exceeds the final premium due, you will get a refund. To determine your final premium due, we may examine your records at any time during the period of coverage and up to three years afterward. If this policy is issued for more than one year, the premium shall be computed annually based on our rates or premiums in effect at the beginning of each year of the policy.

ITEM THREE—(See other side for Description of Covered Auto Designation Symbols).

ITEM FOUR—SCHEDULE OF COVERED AUTOS YOU OWN:

Cov. Auto No.	DESCRIPTION			PURCHASED			TERRITORY	
	Year - Trade Name - Model - Body Type - Serial No.	VIN (Vehicle Ident. No.)	Original Cost New	Actual Cost and New (N) or Used (U)	Month/ Year	Town and State Where the Covered Auto Will Be Principally Garaged	Terr. Code	
1	Per DA-8H47, Auto Schedule							
2								

Cov. Auto No.	CLASSIFICATION						CODE	LOSS PAYEE	
	Radius of Operation L, I, LD or Z *	Business Use S=Service R=Retail C=Commercial	Size GVW, GCW or Vehicle Seating Capacity †	Age Group	Primary Rating Factor	Secondary Rating Factor		Except for towing, all physical damage loss is payable to you and the loss payee named below, as interests may appear at the time of the loss.	
1		Per DA-8H47, Auto Schedule							
2									

* L = Local; I = Intermediate; LD = Long Distance; Z = Zone Rated.

† GVW = Gross Vehicle Weight; GCW = Gross Combination Weight.

Countersigned By _____ Authorized Agent _____

DECLARATIONS-BUSINESS AUTO POLICY-(Continued)

ITEM THREE-

DESCRIPTION OF COVERED AUTO DESIGNATION SYMBOLS

SYMBOL	DESCRIPTION
1 =	ANY AUTO.
2 =	OWNED AUTOS ONLY: Only those autos you own (and for liability coverage any trailers you don't own while attached to power units you own). This includes those autos you acquire ownership of after the policy begins.
3 =	OWNED PRIVATE PASSENGER AUTOS ONLY. Only the private passenger autos you own. This includes those private passenger autos you acquire ownership of after the policy begins.
4 =	OWNED AUTOS OTHER THAN PRIVATE PASSENGER AUTOS ONLY. Only those autos you own which are not of the private passenger type (and for liability coverage any trailers you don't own while attached to power units you own). This includes those autos, not of the private passenger type, you acquire ownership of after the policy begins.
5 =	OWNED AUTOS SUBJECT TO NO-FAULT. Only those autos you own which are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those autos you acquire ownership of after the policy begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6 =	OWNED AUTOS SUBJECT TO A COMPULSORY UNINSURED MOTORIST LAW. Only those autos you own which, because of the law in the state where they are licensed or principally garaged, are required to have and cannot reject uninsured motorists insurance. This includes those autos you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.

SYMBOL	DESCRIPTION
7 =	SPECIFICALLY DESCRIBED AUTOS. Only those autos described in ITEM FOUR for which a premium charge is shown (and for liability coverage any trailers you don't own while attached to any power unit described in ITEM FOUR).
8 =	HIRE AUTOS ONLY. Only those autos you lease, hire, rent or borrow. This does not include any auto you lease, hire, rent or borrow from any of your employees or members of their households.
9 =	NONOWNED AUTOS ONLY. Only those autos you do not own, lease, hire or borrow which are used in connection with your business. This includes autos owned by your employees or members of their households but only while used in your business or your personal affairs.

10 = _____

This DECLARATIONS is continued under ITEMS FOUR, FIVE, SIX and SEVEN, as applicable, which display the schedules of covered autos and coverages designated in the "Covered Autos" column in ITEM TWO by a symbol number from ITEM THREE above.

IF INDICATED IN ITEM TWO,
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOSS PAYABLE CLAUSE

CA 99 19
(Ed. 01 78)

- A. We will pay you and the loss payee named in the policy for loss to a covered auto, as interest may appear.
- B. The insurance covers the interest of the loss payee unless the loss results from fraudulent acts or omissions on your part.
- C. We may cancel the policy as allowed by CANCELLING

THIS POLICY DURING THE POLICY PERIOD. Cancellation ends this agreement as to the loss payee's interest. If we cancel the policy we will mail you and the loss payee the same advance notice.

- D. If we make any payment to the loss payee, we will obtain his rights against any other party.



DECLARATIONS-BUSINESS AUTO POLICY-(Continued)

ITEM FOUR: SCHEDULE OF COVERED AUTOS YOU OWN

Policy No. SP DO 52 22 24 2

Covered Auto No.	Year-Trade Name - Model - Body Type	VIN (Vehicle Identification Number)	DESCRIPTION		TERRITORY		PURCHASED		CLASSIFICATION (2)		Primary Rating Factor	Secondary Rating Factor	CODE
			Price (P) (P1)	Covered Auto will be principally garaged in: City/Town State	Terr. Code No.	Original Cost New	Actual Cost Mo/Mi New/Used Business Use	Radius Siz: QMV, QMV Business	Size: QMV, QMV Age Group				
1. 1977 Volkswagen Sirocco S#537VOV6939				Las Vegas	02	\$ 7,500.		7- 6	PPT	1.00			25-J
2. 1978 Dodge Aspen S#B109442				Las Vegas	02	\$ 5,900.		6- 5	PPT	1.00			811120
3. 197-9 Dodge Aspen S#159582				Las Vegas	02	\$ 5,900.		6- 3	PPT	.15			811120
4. 1980 Mercedes S#1161201217714			*	Las Vegas	02	\$ 30,000.		P- 3	PPT	1.00			811120
5. 1980 Mercedes S#11612012018428			*	Las Vegas	02	\$ 30,000.		P- 4	PPT	.15			811120
6. 1979 Dodge Van S#BillAm9X225459				Nevada	02	\$ 30,000.		P- 4	PPT	.15			811120
7. 1979 Dodge Van S#BillAm9X225459				Nevada	02	\$ 7,500.		P- 4	PPT	.15			811120
8. 1970 Ford Station Wagon S#CG75Y257500				Nevada	02	\$ 7,500.		P- 4	PPT	.15			811120
9. 1966 Chevrolet 3/4-ton Pickup S#CG25462176296				Nevada	02	\$ 3,000.		P- 5	PPT	.00			811120
10. 1974 Mercedes #240 S#11460121088687				Nevada	02			P- 6	PPT	.00			811120
COVERAGES-PREMIUMS, LIMITS AND DEDUCTIBLES (Absence of a deductible or limit entry in any column below means that the limit or deductible entry in the corresponding ITEM TWO column applies instead.)													
Covered Auto No.	LIABILITY PROTECTION (3)	Aged P.P. (Michigan only) (5)	AUTO MED. P.	UNINSURED MOTORISTS	LIMIT OF LIABILITY (6)	COMPREHENSIVE	Specified Premiums	COLLISION (7)	Towing Premium				
1. 250.✓	Premium	Deductible	Prem.	Deductible	Prem.	Limit	Prem.	Deductible	Premium	Prem.	Deductible	Premium	Prem.
2. 252.✓					26.	30,000.	✓ 13.	ACV	100.	53.	✓	200.	146.✓
3. 255.✓					26.	30,000.	✓ 13.	ACV	100.	62.	✓	200.	171.✓
4. 255.✓					26.	30,000.	✓ 13.	ACV	100.	62.	✓	200.	171.✓
5. 255.✓					26.	30,000.	✓ 13.	ACV	100.	62.	✓	200.	171.✓
6. 381.✓					26.	30,000.	✓ 13.	ACV	1,500.	111.	✓	1,500.	165.✓
7. 381.✓					26.	30,000.	✓ 14.	ACV	100.	81.	✓	200.	240.
8. 408.✓					✓ 63.	30,000.	✓ 14.	ACV	100.	81.	✓	200.	240.
9. 381.✓					✓ 63.	30,000.	✓ 14.	ACV	100.	81.	✓	200.	240.
10. 255.✓					✓ 49.	30,000.	✓ 14.	ACV	100.	24.	✓	200.	84.✓
TOTAL (CONTINUED)					✓ 26.	30,000.	✓ 13.	ACV	100.	78.	✓	200.	179.✓

EXPLANATION OF NUMBERED NOTES

**EE applies to covered auto): Except for towing, all physical damage loss is payable to
named in ITEM FOUR: LOSS PAYEE, as interests may appear at the time of the loss.**

3D PERSONAL INJURY PROTECTION – Limit stated in each Personal Injury Protection endorsement minus deductible shown in Schedule C.

(5). OBP.I. (Michigan only) — Limit stated in Property Protection Insurance endorsement minus deductible shown in ITEM FOUR.

(6) **LIMIT OF LIABILITY** — The amount entered hereunder applies to the Comprehensive Coverage or Specified Perils Coverage in accordance with the Stated Amount endorsement attached to and made a part of this policy. Absence of an entry means, the limit stated in ITEM TWO minus the deductible shown in ITEM FOUR for Comprehensive; or the limit stated in ITEM TWO for Specified Perils.

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INN DECLARATIONS—BUSINESS AUTO POLICY—(Continued)

ITEM NO.9: SCHEDULE OF COVERED AUTOS YOU OWN

Policy No. DLP DO 52 22 24 2

DA-8H47 (CA 00 02, CA 00 13; Ed. 01-80) Printed in U.S.A.

CODE	CLASSIFICATION	COLLISION	PROPERTY DAMAGE	WATER DAMAGE	LOSS PAYEE
001120	Local	25.00	25.00	25.00	
001130	Intermediate	25.00	25.00	25.00	
001140	Long Distance	25.00	25.00	25.00	
001150	Commercial	25.00	25.00	25.00	
001160	Service	25.00	25.00	25.00	
001170	Retail	25.00	25.00	25.00	
001180	Size	25.00	25.00	25.00	
001190	GVW	25.00	25.00	25.00	
001200	GCW	25.00	25.00	25.00	

EXPLANATION OF NUMBERED NOTES

(1) LOSS PAYEE. (Insert "LP", if a loss payee applies to covered auto): Except for towing, all physical damage loss is payable to you and the loss payee named in ITEM FOUR: LOSS PAYEE, as interests may appear at the time of the loss.

(2) CLASSIFICATION

Radius of Operation — L = Local; I = Intermediate; LD = Long Distance; Z = Zone Rated.

Business Use — S = Service; R = Retail; C = Commercial.

Size — GVW = Gross Vehicle Weight; GCW = Gross Combination Weight.

(3) PERSONAL INJURY PROTECTION — Limit stated in each Personal Injury Protection endorsement minus deductible shown in ITEM FOUR.

(4) ADDED P.I.P. — Limit stated in each Added Personal Injury Protection endorsement.

(5) P.I. (Michigan only) — Limit stated in Property Protection Insurance endorsement minus deductible shown in ITEM FOUR.

(6) LIMIT OF LIABILITY

The amount entered hereunder applies to the Comprehensive Coverage or Specified Perils Coverage in accordance with the Stated Amount endorsement attached to and made a part of this policy. Absence of an entry means, the limit stated in ITEM TWO minus the deductible shown in ITEM FOUR for Comprehensive; or the limit stated in ITEM TWO for Specified Perils.

(7) COLLISION — Limit stated in ITEM TWO minus deductible shown in ITEM FOUR.

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PREMIUM AUDIT

ENDORSEMENT

Named Insured

DBA: Al Phillips The Cleaner

Effective

July 1, 1982

Policy No.

DLP DO 52 22 24 2

Issued by (Name of Insurance Company)

PACIFIC EMPLOYERS INSURANCE COMPANY

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

The basis of premium and advance premium(s) shown below are those identified at the time this endorsement attaches. Increases or decreases in existing premium bases will be adjusted at audit.

Additional premium basis, for which coverage under this policy would respond in the event of loss, shall be included in the audit adjustment in accordance with existing manuals, rules and rates on file for this company.

Audit Frequency Quarterly
 Semi-annual
 Annual

<u>COVERAGE</u>	<u>BASIS OF PREMIUM</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
<u>M C</u> 72102 - Laundries Additional Interest	Per \$100 Payroll	.218	\$1,853.
<u>MISCELLANEOUS</u> 99980 - Personal Injury			\$ 186.
99990 - Extended Coverage			\$ 157.

Authorized Agent



MULTI-PURPOSE ENDORSEMENT

Applicable Under Sections I and II

Named Insured

DBA: Al Phillips The Cleaner		Endorsement Number
Policy Symbol	Policy Number	Policy Period
OLP NO 52 22 24 2		7-1-82 to 7-1-83
Issued By (Name of Insurance Company) Pacific Employers Insurance Company		
Effective Date of Endorsement 7-1-82		

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

It is agreed that this policy is amended as indicated by

A. NAME AND ADDRESS CHANGES

 Change Name to: Change Address to:

B. POLICY PERIOD CHANGE

 Change Policy to read: From _____ To _____

C. LIMITS OF LIABILITY

 Change to read as follows. Previous limits apply if no change indicated.

SECTION I	SECTION II

D. LOCATION CHANGES

 Following Locations: Added; Deleted

E. OTHER CHANGES

In consideration of the additional premium shown below it is agreed that Boiler & Machinery is added to and made part of this policy per attached.

F. PREMIUM

Change as Follows: TOTAL PREMIUM: Additional; Return \$ **1550**
 PREMIUM DUE HEREWITHE: Additional; Return \$ **1550**

If this policy is payable in installments, the installments due are amended as follows:

DUE DATE	ORIGINAL INSTALLMENTS	<input type="checkbox"/> INCREASE	<input type="checkbox"/> DECREASE	REVISED INSTALLMENTS
	\$	\$		\$
	\$	\$		\$

Total Change in Installments:

 Increase; Decrease _____ \$ _____

Endorsement

No.

BJ/bm/Bayly, Martin & Fay, Las Vegas/9-24-82/546

Authorized Agent



GENERAL PURPOSE ENDORSEMENT

Named Insured

DBA: Al Phillips The Cleaner

Effective

7-1-82

Policy Number

OLP DO 52 22 24 2

Insured By (Name of Insurance Company)

Pacific Employers Insurance Company

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

In consideration of the additional premium shown below it is agreed that the following changes shall apply:

SECTION I COVERAGE& LIMITS OF LIABILITY

✓ Limit #1 \$1,271,565 *Increase applies to Loc 4-1 3620 W. Sahara, Las Vegas, NV
(sign attached to bldg)

Loc 5-1 Cov. A - \$200,000 - Real Property

✓ Adding Tenants Improvement or Betterments as respects Loc 4-1 per CP-0099 attached.

Loc 9-1 Cov. D \$1,000 - Additional Expense

CRIME INSURANCEMONEY & SECURITIES LOSS INSIDE

Loc 2-1 \$2,000
3-1 \$1,000
4-1 \$3,000

MONEY & SECURITIES LOSS OUTSIDE

Loc 2-1 \$2,000
3-1 \$1,000
4-1 \$3,000

Adding Accounts Receivable as per KK-6771 attached as follows:
Loc 7-1 1061 E. Flamingo Rd., Las Vegas, NV \$15,000

NEON Signs

Loc 2-1 \$15,000 Loc 4-1 Not Covered Loc 5-1 \$15,000

PREMIUM

Change as Follows:

TOTAL PREMIUM: Additional; Return _____ \$ 346

PREMIUM DUE HEREWITH: Additional; Return _____ \$ 346

If this policy is payable in installments, the installments due are amended as follows:

DUE DATE	ORIGINAL INSTALLMENTS	<input type="checkbox"/> INCREASE	<input type="checkbox"/> DECREASE	REVISED INSTALLMENTS
	\$	\$		\$
	\$	\$		\$

Total Change in Installments:

Increase; Decrease _____ \$ _____

Endorsement

No. 2

BJ/bm/9-24-82

Authorized Agent



TENANT'S IMPROVEMENTS AND BETTERMENTS FORM
 (Applies only when the Insured is not the Building Owner)

CF 00 99
 (Ed. 05 77)

When insurance under this policy covers Tenant's Improvements and Betterments, such insurance shall cover the Insured's use interest in Improvements and Betterments to the building described on the first page of this policy.

1. Tenant's Improvements and Betterments means fixtures, alterations, installations or additions comprising a part of the buildings occupied but not owned by the Insured and made or acquired at the expense of the Insured exclusive of rent paid by the Insured, but which are not legally subject to removal by the Insured.

2. In the event Tenant's Improvements and Betterments are damaged or destroyed during the term of this policy by the perils insured against, the liability of this Company shall be determined as follows:

A. If repaired or replaced at the expense of the Insured within a reasonable time after loss, the actual cash value of the damaged or destroyed improvements and betterments.

B. If not repaired or replaced within a reasonable time after loss, that proportion of the original cost at time of installation of the damaged or destroyed property which the unexpired term of the lease or rental agreement, whether written or oral, in effect at the time of loss bears to the periods from the dates such improvements and betterments were made to the expiration date of the lease.

C. If repaired or replaced at the expense of others for the use of the Insured, there shall be no liability hereunder.

3. **COINSURANCE CLAUSE** (This Clause void unless a percentage is specified in the appropriate space on the first page of this policy or by endorsement): This Company shall not be liable for a greater proportion of any loss to the property covered than the amount of insurance under this policy for such property on the first page of this policy, or by endorsement.

In the event that the aggregate claim for any loss is both less than \$10,000 and less than 5% of the total amount of insurance applicable to the property involved at the time such loss occurs, no special inventory or appraisement of the undamaged property shall be required, providing that nothing herein shall be construed to waive the application of the first paragraph of this clause.

If the insurance under this policy be divided into two or more items, the foregoing shall apply to each item separately.

4. **ELECTRICAL APPARATUS:** This Company shall not be liable for any loss resulting from any electrical injury or disturbance to electrical appliances, devices, fixtures or wiring caused by electrical currents artificially generated unless fire as insured against ensues, and then this Company shall be liable for only its proportion of loss caused by the ensuing fire.

5. **LIBERALIZATION:** If during the period that insurance is in force under this policy, or within 45 days prior to the inception date thereof, on behalf of this Company there be adopted or filed with and approved or accepted by the insurance supervisory authorities, all in conformity with law, any changes in the form attached to this policy by which this form of insurance could be extended or broadened without increased premium charge by endorsement or substitution of form, then such extended or broadened insurance shall inure to the benefit of the named Insured hereunder as though such endorsement or substitution of form had been made.

6. **LOSS CLAUSE:** Any loss hereunder shall not reduce the amount of this policy.

7. **NUCLEAR CLAUSE (Not applicable in New York):** The word "fire" in this policy or endorsements attached hereto is not intended to and does not embrace nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and loss by nuclear reaction or nuclear radiation or radioactive contamination is not intended to be and is not insured against by this policy or said endorsements, whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by "fire" or any other perils insured against by this policy or said endorsements; however, subject to the foregoing and all provisions of this policy, direct loss by "fire" resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.

8. **NUCLEAR CLAUSE (Applicable in New York):** This policy does not cover loss or damage caused by nuclear reaction or nuclear radiation or radioactive contamination, all whether directly or indirectly resulting from an insured peril under this policy.

CF 00 99 (Ed. 05 77)



ACCOUNTS RECEIVABLE ENDORSEMENT

Applicable Under Section I

Named Insured

DBA: Al Phillips The Cleaner

Effective

7-1-82

Policy No.

OLP DO 52 22 24 2

Issued by (Name of Insurance Company)

Pacific Employers Insurance Company

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

With respect to the coverage provided by this endorsement, all conditions of the policy to which this endorsement is attached are deleted,

except the GENERAL CONDITIONS at the end of the policy. The following additional provisions shall apply:

Accounts Receivable

A. As a condition of this Accounts Receivable Endorsement the Insured represents that:

1. The monthly average of accounts receivable during the latest available twelve months were as stated in the declarations for this endorsement.
2. During these preceding twelve months the maximum monthly amount of accounts receivable was as stated in the declarations for this endorsement.

B. The insurance afforded is only with respect to the accounts receivable as are specified for this endorsement in the declarations.

C. At all times when the premises are not open for business, the Insured will keep the records of accounts receivable in the receptacles described in the application for this insurance, except while such records are in actual use or as stated in Insuring Agreements II and III.

Insuring Agreements

I. Loss Inside the Premises

- (a) To pay all sums due the Insured from customers, provided the Insured is unable to effect collection thereof as the direct result of loss of or damage to records of accounts receivable which are contained in the premises;
- (b) to pay all interest charges on any loan to offset impaired collections pending repayment of such sums made uncollectible by such loss or damage;
- (c) to pay any collection expense in excess of normal collection cost and made necessary because of such loss or damage;
- (d) to pay the amount of expense which is reasonably incurred by the Insured in re-establishing records of accounts receivable following such loss or damage.

place of safety because of imminent danger of loss or damage and while being returned from such place, provided the Insured gives written notice to the Company of such removal within ten days thereafter.

II. Loss at Unnamed Branch Locations

Such insurance as is afforded by this endorsement applies to the records of accounts receivable:

- (a) While within the interior of that portion of the building occupied by the Insured at any branch location not designated in the declarations from which records of accounts receivable are customarily forwarded to any of the Insured's main locations designated in the declarations.
- (b) While being conveyed between any such branch and its main location. The limit of the Company's liability under this agreement shall not exceed \$250,000, nor 10% of the limit of liability applying at the main location controlling such branch, whichever is less.

Exclusions

This endorsement does not apply:

- (a) to loss due to any fraudulent, dishonest or criminal act by any Insured, a partner therein, or an officer, director or trustee thereof, while working or otherwise and whether acting alone or in collusion with others;
- (b) to loss due to bookkeeping, accounting or billing errors or omissions;
- (c) to loss, the proof of which as to factual existence, is dependent upon an audit or records or an inventory computation; but this shall not preclude the use of such procedures in support of claim for loss which the Insured can prove, through evidence wholly apart therefrom, is due solely to a risk of loss to records of accounts receivable not otherwise excluded hereunder;
- (d) to loss due to alteration, falsification, manipulation, concealment,

destruction or disposal or records of accounts receivable committed to conceal the wrongful giving, taking, obtaining or withholding of money, securities or other property but only to the extent of such wrongful giving, taking, obtaining or withholding;

- (e) to loss due to electrical or magnetic injury, disturbance or erasure of electronic recordings, except by lightning;
- (f) to loss due to nuclear reaction, nuclear radiation or radioactive contamination or to any act or condition incident to any of the foregoing;
- (g) to loss due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing.

Conditions

1. Period of Coverage

This endorsement applies only with respect to loss of or damage to records of accounts receivable which occurs during the endorsement period.

location designated in the declarations which is occupied by the Insured for business purposes.

2. Definition

"Premises" means the interior of that portion of the building at the

3. Reporting

This provision shall only apply if the declarations for this endorsement specify "Reporting".

The Insured shall, within twenty days after the end of each fiscal

month during the endorsement period, furnish the Company with a written statement of the total amount of accounts receivable, with deferred payments and charge accounts segregated, as of the last day of each such month. The premium included for this endorsement is provisional only. Upon each anniversary and upon termination of this policy or endorsement, the sum of the monthly amounts of accounts receivable for the preceding twelve months shall be averaged and the earned premium shall be computed on such average at the rate stated for this endorsement, in the policy reporting premium conditions, whether or not such average exceeds the applicable limit of liability under this endorsement. If the earned premium thus computed exceeds the provisional premium paid, the Insured shall pay the excess to the Company; if less, the Company shall return to the Insured the unearned portion paid by the Insured.

4. Joint Insured

If more than one Insured is named, the Insured first named shall act for every Insured for all purposes of this endorsement. Knowledge possessed or discovery made by any Insured shall constitute knowledge possessed or discovery made by every Insured.

5. Limit of Liability, Recoveries

The limit of the Company's liability for loss shall not exceed the limit of liability stated for this endorsement in the declarations. After payment of loss all amounts recovered by the Insured on accounts receivable for which the Insured has been indemnified shall belong and be paid to the Company by the Insured up to the total amount of loss paid by the Company; but all recoveries in excess of such amounts shall belong to the Insured.

6. Insured's Duties When Loss Occurs

Upon the occurrence of any loss which may result in a claim hereunder, the Insured shall:

- (a) give notice thereof as soon as practicable to the Company or any of its authorized agents and, if the loss is due to violation of law, also to the police;
- (b) file detailed proof of loss, duly sworn to, with the Company promptly on expiration of ninety days from the date on which the records of accounts receivable were lost or damaged.

Upon the Company's request, the Insured shall submit to examination by the Company, subscribe the same, under oath if required, and produce for the Company's examination all pertinent records, all at such reasonable times and places as the Company shall designate, and shall cooperate with the Company in all matters pertaining to loss or claims with respect thereto, including rendering of all possible assistance to effect collection of outstanding accounts receivable.

7. Determination of Receivables; Deductions (Non-Reporting)

When there is proof that a loss covered by this endorsement has occurred but the Insured cannot more accurately establish the total amount of accounts receivable outstanding as of the date of such loss, such amount shall be computed as follows:

- (a) the monthly average of accounts receivable represented by the Insured and stated in the declarations for this endorsement shall be adjusted in accordance with the percentage increase or decrease in the twelve months average of monthly gross sales of goods and services which may have occurred in the interim;
- (b) the monthly amount of accounts receivable thus established shall be further adjusted in accordance with any demonstrable variance from that average for the particular month in which the loss

occurred, due consideration also being given to the normal fluctuations in the amount of accounts receivable within the fiscal month involved; but in no event shall this Company be liable for more than the maximum monthly amount of accounts receivable represented by the Insured and stated in the declarations for this endorsement, after adjustment to correspond with the trend in average monthly gross sales of goods and services, nor for more than the limit of liability provided in the declarations.

There shall be deducted from the total amount of accounts receivable, however established, the amount of such accounts evidenced by records not lost or damaged, or otherwise established or collected by the Insured and an amount to allow for probable bad debts which would normally have been uncollectible by the Insured.

8. Determination of Receivables; Deductions (Reporting)

When there is proof that a loss covered by this endorsement has occurred but the Insured cannot accurately establish the total amount of accounts receivable outstanding as of the date of such loss such amount shall be based on the Insured's monthly statements and shall be computed as follows:

- (a) determine the amount of all outstanding accounts receivable at the end of the same fiscal month in the year immediately preceding the year in which the loss occurs;
- (b) calculate the percentage of increase or decrease in the average monthly total of accounts receivable for the twelve months immediately preceding the month in which the loss occurs, or such part thereof for which the Insured has furnished monthly statements to the Company, as compared with such average for the same months of the preceding year;
- (c) the amount determined under (a) above, increased or decreased by the percentage calculated under (b) above, shall be the agreed total amount of accounts receivable as of the last day of the fiscal month in which said loss occurs;
- (d) the amount determined under (c) above shall be increased or decreased in conformity with the normal fluctuations in the amount of accounts receivable during the fiscal month involved, due consideration being given to the experience of the business since the last day of the last fiscal month for which statement has been rendered.

There shall be deducted from the total amount of accounts receivable, however established, the amount of such accounts evidenced by records not lost or damaged, or otherwise established or collected by the Insured, and an amount to allow for probable bad debts which would normally have been uncollectible by the Insured. On deferred payment accounts receivable, unearned interest and service charges shall be deducted.

9. Settlement of Claims; Action Against Company

All adjusted claims shall be paid or made good to the Insured within thirty days after presentation and acceptance of satisfactory proof of interest and loss at the office of the Company. No action shall lie against the Company unless, as a condition precedent thereto, there shall have been full compliance with all the terms of this endorsement, nor at all unless commenced within two years after the discovery by the Insured of the occurrence which gives rise to the loss. If this limitation of time is shorter than that prescribed by any statute controlling the construction of this endorsement, the shortest permissible statutory limitation in time shall govern and shall supersede the time limitation herein stated.

Authorized Agent

GENERAL AUTOMOBILE ENDORSEMENT
GENERAL PURPOSE

(Name of Insurance Company)

Issued to:
DBA: Al Phillips The Cleaner

Form's Part of Policy No.

MLP DO 52 22 24 2

This Endorsement, Effective:

7-1-82

Policy Period

7-1-82 to 7-1-83

Endorsement Number

It is agreed that the policy is hereby amended in the following particulars: GENERAL CHANGES.

Deleting Physical Damage Auto #8 - 1970 Ford S/M
Amending Description Auto #1

AUTOMOBILE ADDED

To afford the insurance applicable under the policy with respect to the additional automobile described herein — Description of the automobile and facts respecting its purchase by the named insured:

CAR NO.	DESCRIPTION				PURCHASED			TERRITORY		Terr. Code
	Year - Trade Name - Model - Body Type - Serial No. - VIN (Vehicle Ident. No.)				Original Cost New	Actual Cost and New (N) or Used (U)	Month/ Year	Town and State Where the Covered Auto Will Be Principally Garaged		
9	78 Chevy P/U #C2546Z176296									

CAR NO.	CLASSIFICATION							CODE	RATING, if required	
	Radius of Operation L, I, LD or Z	Business Use S=Service R=Retail C=Commercial	Size GVW, GCW or Vehicle Seating Capacity	Symbol Age Group	Primary Rating Factor	Secondary Rating Factor	Liability Class		Collision Class	

LOSS PAYEE: Such insurance as is afforded for loss of or damage to the automobile is payable as interest may appear to the Named Insured and:

NAME AND ADDRESS

AUTOMOBILE ELIMINATED

To discontinue insurance with respect to the following automobile: (Insert year, model, trade name and number when necessary for identification)

CAR NO.

CAR NO.

COVERAGES (As Defined in the Policy)	EITHER (I) Including (D) Delete (A) Amended	CHANGES IN COVERAGES, LIMITS OR PREMIUM								FOR CO. USE ONLY NEW ANNUAL PREM.			
		P/R 1.00 7598 PREMIUM											
		CAR NO. 8		CAR NO.		TOTAL							
		\$ Additional	\$ Return	\$ Additional	\$ Return	\$ Additional	\$ Return	\$ Additional	\$ Return	Car No. 8	Car No. 9		
BODILY INJURY	\$.000	\$.000											
PROPERTY DAMAGE		\$.000											
BODILY INJURY	Each Person	Each Accident											
PROPERTY DAMAGE	\$.000	\$.000											
LIABILITY	Combined Single Limit												
MEDICAL PAYMENTS	\$.000	Each Accident											
COMPREHENSIVE	D \$ * ACV less 100 ded.			24									
COLLISION	D * ACV Less \$ 200 Deductible			84									
FIRE	\$ *												
THEFT	\$ *												
WIND	\$ *												
SPECIFIED PERILS	\$ *												
COMBINED ADDITIONAL	\$ *												
LIMITED SP. PERILS	\$ *												
TOWING	\$25 for each disablement												
UNINSURED MOTORISTS	Each Person	Each Accident											
BODILY INJURY	\$.000	\$.000											
PROPERTY DAMAGE		\$.000											
UNINSURED MOTORISTS	\$.000	Each Accident											
ENDORSEMENTS:													
1 "ACV" means "Actual Cash Value"	TOTALS \$									108	No		
** Complete in states only where this coverage is available.	NET TOTALS \$										Change		
				108									

BJ/bm/9-24-82



Issued to:

DBA: Al Phillips The Cleaner

Forms a Part of Policy No.
OLP DO 52 22 24 2This Endorsement, Effective:
7-1-82Policy Period
7-1-82 to 7-1-83

Endorsement Number

It is agreed that the policy is hereby amended in the following particulars: GENERAL CHANGES.

Deleting Physical Damage Auto #8 - 1970 Ford S/V
Amending Description Auto #8

AUTOMOBILE ADDED

To afford the insurance applicable under the policy with respect to the additional automobile described herein — Description of the automobile and facts respecting its purchase by the named insured:

CAR NO.	DESCRIPTION				PURCHASED			TERRITORY		Terr. Code
	Year - Trade Name - Model - Body Type - Serial No. - (Vehicle Ident. No.)			VIN	Original Cost New	Actual Cost and New (N) or Used (U)	Month/Year	Town and State Where the Covered Auto Will Be Principally Garaged		
9	78 Chev P/U	#C2546Z176296								

CAR NO.	CLASSIFICATION						CODE	RATING, if required		Terr. Code
	Radius of Operation	Business Use	Size	Symbol	Age Group	Primary Rating Factor	Secondary Rating Factor	Liability Class	Collision Class	
L, I, LD or Z	S=Service R=Retail C=Commercial	GVW, GCW or Vehicle Seating Capacity								

LOSS PAYEE: Such insurance as is afforded for loss of or damage to the automobile is payable as interest may appear to the Named Insured and:
NAME AND ADDRESS

AUTOMOBILE ELIMINATED

To discontinue insurance with respect to the following automobile: (Insert year, model, trade name and number when necessary for identification)

CAR NO.

CAR NO.

CHANGES IN COVERAGES, LIMITS OR PREMIUM

COVERAGES (As Defined in the Policy)	EITHER (I) Including (D) Delete (A) Amended	Limits of Liability Now Applicable	P/R 1.00		PREMIUM			FOR CO. USE ONLY NEW ANNUAL PREM.	
			CAR NO.	8	CAR NO.		TOTAL		
BODILY INJURY	<input checked="" type="checkbox"/> Each Person	Each occurrence	\$ Additional		\$ Return	\$ Additional	\$ Return	\$ Additional	\$ Return
	\$.000	.000							
PROPERTY DAMAGE	<input checked="" type="checkbox"/>	\$.000							
BODILY INJURY	<input checked="" type="checkbox"/> Each Person	Each Accident							
	\$.000	\$.000							
PROPERTY DAMAGE	<input checked="" type="checkbox"/>	\$.000							
LIABILITY	Combined Single Limit								
	\$.000	Each Accident							
MEDICAL PAYMENTS	<input checked="" type="checkbox"/>	\$.000	Each Person						
COMPREHENSIVE	<input checked="" type="checkbox"/> D	\$ * ACV less 100 ded.		24					
COLLISION	<input checked="" type="checkbox"/> D	* ACV Less \$ 200 Deductible		84					24
FIRE	<input checked="" type="checkbox"/>	\$ *							84
THEFT	<input checked="" type="checkbox"/>	\$ *							
WIND	<input checked="" type="checkbox"/>	\$ *							
SPECIFIED PERILS	<input checked="" type="checkbox"/>	\$ *							
COMBINED ADDITIONAL	<input checked="" type="checkbox"/>	\$ *							
LIMITED SP. PERILS	<input checked="" type="checkbox"/>	\$ *							
TOWING	\$25 for each disablement								
UNINSURED MOTORISTS	<input checked="" type="checkbox"/> Each Person	Each Accident							
BODILY INJURY	\$.000	\$.000							
PROPERTY DAMAGE	<input checked="" type="checkbox"/>	\$.000							
UNINSURED MOTORISTS	\$.000	Each Accident							
ENDORSEMENTS:									
* "ACV" means "Actual Cash Value" ** Complete in states only where this coverage is available.		TOTALS \$						108	No Change
		NET TOTALS \$							
		\$							

108

BJ/bm/9-24-82



**AUTOMOBILE ENDORSEMENT
GENERAL PURPOSE**

Pacific Employers Insurance Company
(Name of Insurance Company)

Issued to: **DBA: Al Phillips The Cleaner** Form & Part of Policy No. **ALP DO 52 22 24 2** This Endorsement, Effective: **7-1-82**
Policy Period **52 to 7-1-83** Endorsement Number

It is agreed that the policy is hereby amended in the following particulars: GENERAL CHANGES

Amending Classification Auto #13

854120

AUTOMOBILE ADDED

To afford the insurance applicable under the policy with respect to the additional automobile described herein – Description of the automobile and facts respecting its purchase by the named insured:

LOSS PAYEE: Such insurance as is afforded for loss of or damage to the automobile is payable as interest may appear to the Named Insured and:
NAME AND ADDRESS

AUTOMOBILE ELIMINATED

To discontinue insurance with respect to the following automobile: (Insert year, model, trade name and number when necessary for identification)

CAR NO.

CAR NO.

CHANGES IN COVERAGES, LIMITS OR PREMIUM

COVERAGES (As Defined in the Policy)	EITHER (I) Including (D) Delete (A) Amended	Limits of Liability Now Applicable	P/R 1.00 PREMIUM						FOR CO. USE ONLY NEW ANNUAL PREM.	
			CAR NO. 13		CAR NO.		TOTAL		Car No. 13	Car No.
BODILY INJURY		\$.000	\$.000							
PROPERTY DAMAGE			\$.000							
BODILY INJURY		Each Person	Each Accident							
PROPERTY DAMAGE		\$.000	\$.000							
LIABILITY		Combined Single Limit								
MEDICAL PAYMENTS	A	\$ 1,000.000	Each Accident		230				373	
COMPREHENSIVE	A	\$ 10,000	Each Person	18					44	
COLLISION	A	\$ *ACV less 100 ded.			56				91	
FIRE		\$ *ACV Less \$ 200	Deductible		153				250	
THEFT		\$ *								
WIND		\$ *								
SPECIFIED PERILS		\$ *								
COMBINED ADDITIONAL		\$ *								
LIMITED SP. PERILS		\$ *								
TOWING		\$25 for each disablement								
UNINSURED MOTORISTS		Each Person	Each Accident							
BODILY INJURY		\$.000	\$.000							
PROPERTY DAMAGE			\$.000							
UNINSURED MOTORISTS	A	\$ 30,000	Each Accident		No Change				13	
ENDORSEMENTS:										
* "ACV" means "Actual Cash Value"			TOTALS \$	18	439					
** Complete in states only where this coverage is available.			NET TOTALS \$						771	
			\$		421					

- "ACV" means "Actual Cash Value"
- Complete in states only where this coverage is available.

TOTALS \$

18

BJ/bm/10-15-82

Authorized Agent

AUTOMOBILE ENDORSEMENT
GENERAL PI ROSEPacific Employers Insurance Company
(Name of Insurance Company)

Issued to: DBA: Al Phillips The Cleaner	Forms a Part of Policy No. OLP DO 52 22 24 2	This Endorsement, Effective: 7-1-82
	Policy Period 7-1-82 to 7-1-83	Endorsement Number

It is agreed that the policy is hereby amended in the following particulars: GENERAL CHANGES.

Amending Classification Auto #13

AUTOMOBILE ADDED

To afford the insurance applicable under the policy with respect to the additional automobile described herein — Description of the automobile and facts respecting its purchase by the named insured:

CAR NO.	DESCRIPTION			PURCHASED			TERRITORY		Terr. Code
	Year - Trade Name - Model - Body Type - Serial No. - (Vehicle Ident. No.)	VIN	Original Cost New	Actual Cost and New (N) or Used (U)	Month/ Year	Town and State Where the Covered Auto Will Be Principally Garaged			
13	79 Ford Mustang 138957					Las Vegas, NV			001

CAR NO.	CLASSIFICATION						CODE	RATING, if required	
	Radius of Operation	Business Use	Size	Symbol	Age Group	Primary Rating Factor	Secondary Rating Factor	Liability Class	Collision Class
13	PERSONAL	S=Service R=Retail C=Commercial	GVW, GCW or Vehicle Seating Capacity	6	4	1.65	-.15	8341-20	

LOSS PAYEE: Such insurance as is afforded for loss of or damage to the automobile is payable as interest may appear to the Named Insured and:
NAME AND ADDRESS

AUTOMOBILE ELIMINATED

To discontinue insurance with respect to the following automobile: (Insert year, model, trade name and number when necessary for identification)

CAR NO.

CAR NO.

CHANGES IN COVERAGES, LIMITS OR PREMIUM

COVERAGES (As Defined in the Policy)	EITHER (I) Including (D) Delete (A) Amended	Limits of Liability Now Applicable	P/R 1.00		PREMIUM				FOR CO. USE ONLY NEW ANNUAL PREM	
			CAR NO.	13	CAR NO.		TOTAL			
BODILY INJURY	\$.000	,000							Car No. 13	Car No.
PROPERTY DAMAGE		\$,000								
BODILY INJURY	Each Person	Each Accident								
PROPERTY DAMAGE	\$,000	\$,000								
LIABILITY	Combined Single Limit									
MEDICAL PAYMENTS	\$ 1,000.000	Each Accident								
COMPREHENSIVE	A \$ 10.000	Each Person	18	230					373	
COLLISION	A \$ *ACV less 100 ded.			56					44	
	A * ACV Less \$ 200 Deductible			153					91	
FIRE	\$ *								250	
THEFT	\$ *									
WIND	\$ *									
SPECIFIED PERILS	\$ *									
COMBINED ADDITIONAL	\$ *									
LIMITED SP. PERILS	\$ *									
TOWING	\$25 for each disablement									
UNINSURED MOTORISTS	Each Person	Each Accident								
BODILY INJURY	\$,000	\$,000								
PROPERTY DAMAGE		\$,000								
UNINSURED MOTORISTS	A \$ 30 ,000	Each Accident			No Change				13	
ENDORSEMENTS:										
* "ACV" means "Actual Cash Value"		TOTALS \$	18	439						
** Complete in states only where this coverage is available.		NET TOTALS \$							771	

421

BJ/bm/10-15-82

AUTOMOBILE ENDORSEMENT
GENERAL PURPOSEKARTRIC. Kmp. Employers. Insurance Company
(Name of Insurance Company)

Issued to: DBA: Al Phillips The Cleaner	Forms a Part of Policy No. ALR DO 52 22 24 2	This Endorsement, Effective: 7-27-82
	Policy Period 7-1-82 - 6-30-83	Endorsement Number

It is agreed that the policy is hereby amended in the following particulars: GENERAL CHANGE

*DIP**IF*

AUTOMOBILE ADDED

To afford the insurance applicable under the policy with respect to the additional automobile described herein — Description of the automobile and facts respecting its purchase by the named insured:

CAR NO.	DESCRIPTION					PURCHASED			TERRITORY		Terr. Code
	Year - Trade Name - Model - Body Type - Serial No. - VIN (Vehicle Ident. No.)					Original Cost New	Actual Cost and New (N) or Used (U)	Month/ Year	Town and State Where the Covered Auto Will Be Principally Garaged		
14	82 Honda Civic S/W	JHMND3525CS01313							Las Vegas, NV	001	

CAR NO.	CLASSIFICATION						CODE	RATING, if required		Liability Class	Collision Class
	Radius of Operation	Business Use	Size	Symbol	Age Group	Primary Rating Factor	Secondary Rating Factor				
14	L, I, LD or Z	S=Service R=Retail C=Commercial	GVW, GCW or Vehicle Seating Capacity			7	1	1.00	-.15	8111-20	

LOSS PAYEE: Such insurance as is afforded for loss of or damage to the automobile is payable as interest may appear to the Named Insured and:
NAME AND ADDRESS

AUTOMOBILE ELIMINATED

To discontinue insurance with respect to the following automobile: (Insert year, model, trade name and number when necessary for identification)

CAR NO.

CAR NO.

CHANGES IN COVERAGES, LIMITS OR PREMIUM

COVERAGES (As Defined in the Policy)	EITHER (I) Including (D) Delete (A) Amended	Limits of Liability Now Applicable	P/R ,929		PREMIUM				FOR CO. USE ONLY NEW ANNUAL PREM.	
			CAR NO.	14	CAR NO.		TOTAL			
BODILY INJURY	\$.000	.000								
PROPERTY DAMAGE		\$.000								
BODILY INJURY	Each Person	Each Accident								
PROPERTY DAMAGE	\$.000	\$.000								
LIABILITY	Combined Single Limit									
MEDICAL PAYMENTS	I \$ 1,000 .000	Each Accident	232							250
COMPREHENSIVE	I \$ 10 ,000	Each Person	24							26
COLLISION	I \$ * ACV less 100 ded.		57							61
	I * ACV Less \$ 200 Deductible		163							175
FIRE	\$ *									
THEFT	\$ *									
WIND	\$ *									
SPECIFIED PERILS	\$ *									
COMBINED ADDITIONAL	\$ *									
LIMITED SP. PERILS	\$ *									
TOWING	\$25 for each disablement									
UNINSURED MOTORISTS	Each Person	Each Accident								
BODILY INJURY	\$.000	\$.000								
PROPERTY DAMAGE		\$.000								
UNINSURED MOTORISTS	I \$ 30 ,000	Each Accident	12							13
ENDORSEMENTS:										
• "ACV" means "Actual Cash Value"	TOTALS \$									525
• Complete in states only where this coverage is available.	NET TOTALS \$									
	\$ 488									

BJ/bm/Bayly, Martin & Fay, Las Vegas/10-15-82/546



**AUTOMOBILE ENDORSEMENT
GENERAL PURPOSE**

Pacific Employers Insurance Company
(Name of Insurance Company)

Issued to: DBA: Al Phillips The Cleaner	Forms a Part of Policy No. OILP DO 52 22 24 2	This Endorsement, Effective: 7-27-82
	Policy Period 7-1-82 to 7-1-83	Endorsement Number

It is agreed that the policy is hereby amended in the following particulars: **GENERAL CHANGES.**

AUTOMOBILE ADDED

To afford the insurance applicable under the policy with respect to the additional automobile described herein — Description of the automobile and facts respecting its purchase by the named insured:

CAR NO.	DESCRIPTION					PURCHASED			TERRITORY		Terr. Code
	Year - Trade Name - Model - Body Type - Serial No. - (Vehicle Ident. No.)					VIN	Original Cost New	Actual Cost and New (N) or Used (U)	Month/ Year	Town and State Where the Covered Auto Will Be Principally Garaged	
14	82 Honda Civic S/W	JHMND3525CS01313								Las Vegas, NV	001

CAR NO.	CLASSIFICATION						CODE	RATING, if required	
	Radius of Operation L, I, LD or Z	Business Use S=Service R=Retail C=Commercial	Size GVW, GCW or Vehicle Seating Capacity	Symbol	Age Group	Primary Rating Factor	Secondary Rating Factor	Liability Class	Collision Class
14	PERSONAL			7	1	1.00	-.15	8111-20	

LOSS PAYEE: Such insurance as is afforded for loss of or damage to the automobile is payable as interest may appear to the Named Insured and:
NAME AND ADDRESS

AUTOMOBILE ELIMINATED

To discontinue insurance with respect to the following automobile: (Insert year, model, trade name and number when necessary for identification)

CAR NO.

CAR NO.

CHANGES IN COVERAGES, LIMITS OR PREMIUM

COVERAGES (As Defined in the Policy)	EITHER (I) Including (D) Delete (A) Amended	Limits of Liability Now Applicable	P/R .929		PREMIUM				FOR CO. USE ONLY NEW ANNUAL PREM.	
			CAR NO.	14	CAR NO.		TOTAL			
BODILY INJURY	\$.000	.000								
PROPERTY DAMAGE		\$.000								
BODILY INJURY		Each Person	Each Accident							
PROPERTY DAMAGE		\$.000	\$.000							
LIABILITY		Combined Single Limit								
MEDICAL PAYMENTS	I \$ 1,000	.000	Each Accident	232						250
COMPREHENSIVE	I \$ 10,000		Each Person	24						26
COLLISION	I \$ * ACV less 100 ded.			57						61
	I \$ * ACV Less \$ 200 Deductible			163						175
FIRE	\$ *									
THEFT	\$ *									
WIND	\$ *									
SPECIFIED PERILS	\$ *									
COMBINED ADDITIONAL	\$ *									
LIMITED SP. PERILS	\$ *									
TOWING		\$25 for each disablement								
UNINSURED MOTORISTS		Each Person	Each Accident							
BODILY INJURY	\$.000	\$.000								
PROPERTY DAMAGE		\$.000								
UNINSURED MOTORISTS	I \$ 30,000		Each Accident	12						13
ENDORSEMENTS:										
* "ACV" means "Actual Cash Value"		TOTALS \$								
** Complete in states only where this coverage is available.		NET TOTALS \$								525
		\$ 488								

BJ/bm/Bayly, Martin & Fay, Las Vegas/10-15-82/546

GENERAL ENDORSEMENT
GENERAL PURPOSE

Issued to:

Shapiro Brothers Investment Corp.
dba: AL PHILLIPS THE CLEANERForms a Part of Policy No.
OLP DO 52 22 24 2
Policy Period
07-01-82 to 7-1-83This Endorsement, Effective:
9-16-82
Endorsement Number

It is agreed that the policy is hereby amended in the following particulars: GENERAL CHANGES.

Form CA 20 01 is deleted in its entirety

AUTOMOBILE ADDED

To afford the insurance applicable under the policy with respect to the additional automobile described herein — Description of the automobile and facts respecting its purchase by the named insured:

CAR NO.	DESCRIPTION					PURCHASED			TERRITORY		Terr. Code	
	Year - Trade Name - Model - Body Type - Serial No. - VIN (Vehicle Ident. No.)					Original Cost New	Actual Cost and New (N) or Used (U)	Month/ Year	Town and State Where the Covered Auto Will Be Principally Garaged			
CAR NO.	CLASSIFICATION							CODE	RATING, if required			Terr. Code
	Radius of Operation L, I, LD or Z	Business Use S=Service R=Retail C=Commercial	Size GVW, GCW or Vehicle Seating Capacity	Symbol	Age Group	Primary Rating Factor	Secondary Rating Factor					

LOSS PAYEE: Such insurance as is afforded for loss of or damage to the automobile is payable as interest may appear to the Named Insured and:
NAME AND ADDRESS

AUTOMOBILE ELIMINATED

To discontinue insurance with respect to the following automobile: (Insert year, model, trade name and number when necessary for identification)

CAR NO. 1 - '77 VW Sirocco 6939

CAR NO.

P/R .789

CHANGES IN COVERAGES, LIMITS OR PREMIUM

COVERAGES (As Defined in the Policy)	EITHER (I) Including (D) Delete (A) Amended	Limits of Liability Now Applicable	PREMIUM						FOR CO. USE ONLY NEW ANNUAL PREM.	
			CAR NO. 1		CAR NO.		TOTAL			
BODILY INJURY	\$.000	,000								
PROPERTY DAMAGE		\$,000								
BODILY INJURY	Each Person	Each Accident								
PROPERTY DAMAGE	\$,000	\$,000								
LIABILITY	Combined Single Limit									
MEDICAL PAYMENTS	\$ 1,000,000	Each Accident		197.					197.	
COMPREHENSIVE	\$ * 100. Ded.			21.					21.	
COLLISION	* ACV Less \$ 200. Deductible			42.					42.	
FIRE	\$ *			115.					115.	
THEFT	\$ *									
WIND	\$ *									
SPECIFIED PERILS	\$ *									
COMBINED ADDITIONAL	\$ *									
LIMITED SP. PERILS	\$ *									
TOWING	\$25 for each disablement									
UNINSURED MOTORISTS	Each Person	Each Accident								
BODILY INJURY	\$,000	\$,000								
PROPERTY DAMAGE		\$,000								
UNINSURED MOTORISTS	\$ 30,000	Each Accident		10.					10.	
ENDORSEMENTS:										
* "ACV" means "Actual Cash Value"			TOTALS \$		385.					
** Complete in states only where this coverage is available.			NET TOTALS \$						385.	

RR:js/Bayly, Martin and Fay of Southern Nevada, Inc., Las Vegas/12-10-82/546

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****ADDITIONAL INSURED—LESSOR**

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement effective	July 1, 1982	Policy No.	DEP BD 52 22 24 2
Named Insured DRA: Al Phillips The Cleaner		Countersigned by	

(Authorized Representative)

Insurance Company **PACIFIC EMPLOYERS INSURANCE COMPANY**Policy Number **DEP BD 52 22 24 2**Effective Date **July 1, 1982**Expiration date **July 1, 1983**Named Insured **Shapiro Brothers Investment Corp.**Address **1061 E. Flamingo Road**Additional Insured (Lessor) **Las Vegas, NV 89109**
Newco Leasing, Inc.Designation or Description of Leased Auto **278 Santa Monica Blvd., Beverly Hills, CA**(10) **1974 Mercedes 240, 591146612108667**

Coverages	Limit of Liability
Liability	\$ 1,000,000. Each Accident
Personal Injury Protection (or equivalent no-fault coverage)	\$ 10,000.
MEDICAL PAYMENT INS.	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$ For Each Covered Auto
Combined Physical Damage	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$ 100. For Each Covered Auto
Comprehensive	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$ 100. For Each Covered Auto
Collision	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$ 200. For Each Covered Auto
Specified Perils	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$ For Each Covered Auto

A. PHRASE WITH SPECIAL MEANING

In addition to the WORDS AND PHRASES WITH SPECIAL MEANING in the policy, the following phrase has special meaning in this endorsement:

“Leased auto” means an auto leased to you for one year or more, including any substitute, replacement or extra auto needed to meet seasonal or other needs, under a leasing agreement which requires you to provide direct primary insurance for the lessor.



B. Any leased auto designated or described in this endorsement will be considered a covered auto you own and not a covered auto you hire or borrow. For a covered auto which is a leased auto WHO IS INSURED is changed to include as an insured the lessor named in this endorsement. However, the lessor is an insured only for bodily injury or property damage resulting from the acts or omissions of:

1. You.
2. Any of your employees or agents.
3. Any person, except the lessor or any employee or agent of the lessor, operating a leased auto with the permission of any of the above.

C. LOSS PAYABLE CLAUSE

1. We will pay you and the lessor named in this endorsement for loss to a leased auto, as interest may appear.
2. The insurance covers the interest of the lessor unless the loss results from fraudulent acts or omissions on your part.
3. If we make any payment to the lessor, we will obtain his rights against any other party.

D. CANCELLATION

1. If we cancel the policy, we will mail notice to the lessor in accordance with CANCELLING THIS POLICY DURING THE POLICY PERIOD.
2. If you cancel the policy, we will mail notice to the lessor.
3. Cancellation ends this agreement.

E. The lessor is not liable for payment of your premiums.



GENERAL PURPOSE ENDORSEMENT

Named Insured dba: AL PHILLIPS THE CLEANER			Endorsement Number
Policy Symbol DLP	Policy Number DO 52 22 24 2	Policy Period 07-01-82 to 7-1-83	Effective Date of Endorsement 10-01-82
Issued By (Name of Insurance Company) Pacific Employers Insurance Company			

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

In consideration of an Additional Premium shown below, Location 10-1 is added and made a part of the Policy.

10-1 2201 East Tropicana, Las Vegas, Nevada

SECTION I

Limit #1 - \$1,313,565.

Coverage A - Real Property - \$233,000.

Coverage C - Loss of Income - \$180,000.

SECTION II

Code 72102 - \$40,000. Payroll

CRIME

Money & Securities - Loss Inside and Outside - \$2,000. Limit

Blanket Honesty Bond - \$20,000.

Bailee Coverage - \$500,000.

Glass-Per Schedule on file with company

PREMIUM

TOTAL PREMIUM: Additional: Return _____ \$ 2,668.

Change as Follows: PREMIUM DUE HEREWITH: Additional: Return _____ \$ 2,668.

If this policy is payable in installments, the installments due are amended as follows:

DUE DATE	ORIGINAL INSTALLMENTS	<input type="checkbox"/> INCREASE	<input type="checkbox"/> DECREASE	REVISED INSTALLMENTS
	\$	\$		\$
	\$	\$		\$
	\$	\$		\$

Total Change in Installments:

Increase: Decrease _____ \$ _____

Endorsement

No.

EE:js/Bayly Martin and Fay of Southern Nevada, Las Vegas/12-10-82/546